Australian Consumers' Association

September 1992

CHOICE

BEST BANK ACCOUNTS

Is yours bringing home the bacon?

VALUE JUDGMENTS

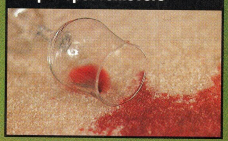
How much will your dollar really buy?

HAZARDS IN THE HOME

A guide to household chemicals

Refrigerators

Carpet spot removers



CHOICE

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All products tested are bought by ACA's anonymous buyers the way consumers normally do. No samples are accepted. Ratings and conclusions are based on laboratory tests, user tests and/or expert judgments.

Our findings cannot be applied to models other than those included in reports. We do not necessarily test every product available in any particular class of goods. Because the quality of goods can vary or be varied, test results are not infallible. We put a lot of effort into double-checking and getting the facts and test results right. If a mistake slips through, we publish a correction as soon as possible. However, information also dates. If this issue is no longer current when you want to use its advice, call our Information Service to check whether changes have taken place before buying.

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Editorial

WHEN Franklins supermarkets took out full-page newspaper advertisements in July proclaiming that CHOICE had confirmed them as the cheapest chain, many subscribers let us know they were appalled. What was the world coming to, if the CHOICE name could be used in this way?

We too were angry that Franklins could so blatantly disregard our policy, clearly stated in the front of each issue, that "no material may be used in advertising or for any promotional purposes". Why is this policy so important?

Firstly, if a company uses CHOICE in its promotions, it implies endorsement. CHOICE conducts tests and research in order to make recommendations for its subscribers — it does not endorse products or companies.

This approach is fundamental to your ability to have faith in our advice. You need to be absolutely sure that we've reached our conclusions based on independent research and testing, with nothing to gain other than your continued support as subscribers or the improvement of your lot as consumers.

And secondly, CHOICE findings should always be seen in the context of the article as a whole. As subscribers, of course, you have access to the full story — that's why you subscribe. However, you'll also know how misleading it can be if particular points are taken out of context! Promotional use of our findings will almost inevitably be misleading in this way.

In the case of Franklins, we're pleased to report that within a week of the ads' appearance, the company responded to our demands and undertook to stop using the magazine in its promotions.

We will always take every step we can to prevent misuse of the name CHOICE. Many of you have continue to send us advertisements for various products which refer to the magazine. This is a great help — thanks for your support!

Cathy Gray
Managing Editor

VOLUME 33 SEPTEMBER 1992 NUMBER 9

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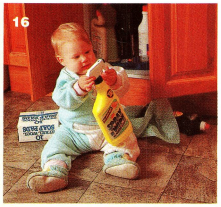

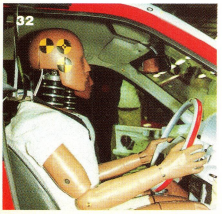

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Air conditioners, bicycle helmets, secateurs, answering machines, pay TV, the greenhouse effect - what's the state of play?, a guide to economic jargon, fuzzy logic.

November, December, January

Tests: Cordless phones, yoghurt, handheld blenders, stain resistant carpets, computers, ice cream, water filters, in-line skates, kettle barbecues, dishwashers, kids' meals, washing machines.

Features: Allergies, health insurance, vet fees, pool fences, indoor air quality, credit cards, update on telecommunications, savings plans.

CHOICE CUTS

Warning

TOO 'COOL' TO HANDLE

A WARNING to anyone who has bought a **BREVILLE Turbo 1500 Assist** hair dryer (also called the **Cremona 1500**). If the fan motor stalls on the cool setting, this dryer can overheat and may catch fire.

The fan could stall because it gets clogged up with hair or just as a result of normal wear and tear. We know of four cases where the fan motor stalled or slowed down sufficiently to overheat, with two resulting in the plastic casing melting.

One person turned the dryer on at the power point thinking it was off at the dryer switch and left the room for 30 seconds or so. When she returned there was smoke pouring out of it and the casing was melting. In another case a dryer overheated and melted slightly on the outside. It was replaced by the manufacturer, but a few months later the new one also stalled and started to overheat. This time, however, it was turned off before the plastic started to melt.

We decided to see how easily this could occur and bought one of the dryers, set it on cool and prevented the fan from spinning. Within 20 seconds, there were flames inside the dryer and the casing was starting to melt.

The problem appears to be a design fault. The dryer has a heating coil connected to the fan motor (presumably to reduce the current to the motor on its low speed setting). On the cool setting, these coils heat the air slightly. The main heating coils operate for the warm and hot settings.

If the fan stalls on the hot or warm settings and the dryer starts to heat up, there is a thermal cutout switch near the main heating coils so the dryer cannot overheat. However, the cutout switch isn't situated near the coils connected to the motor so if it stalls on the cool setting, the dryer can indeed overheat, as we found.

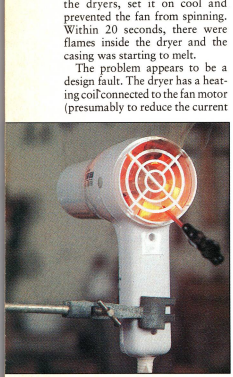
We sent the results to Breville and the Queensland Electricity Commission (QEC), who approved the dryer in the first place. The QEC tested the dryer under the conditions we described and found that while flames were produced inside the dryer, there were no external flames and as such the dryer complied with the standard.

This highlights a deficiency in the standard. It is clearly unacceptable for a product to catch fire (internally or externally) as a result of normal use. The QEC said it would recommend to the standards committee that it considers changing its test methods. We will also be pushing for an improved standard.

At the time we went to press, Breville was considering the matter and had not decided whether to take any action in response the these findings.

If you own one of these dryers, it is safe to use on the hot or warm settings. Providing the fan works properly, it is also safe to use on the cool setting. But if the fan starts to slow down, be wary of the cool setting. Unplugging it after you've finished using it is also recommended.

CHOICE readers should take note that this model was ranked top in our report on hair dryers in May last year — it passed our thermal cutout test on its hottest setting. We didn't test it on the cool setting, thinking it was most likely to fail on the hottest. We won't be making the same assumption in the future!



Labelling

THE HOT SEAT

DESPITE allegations that foam-filled furniture has been implicated in fire fatalities, it seems unlikely that a mandatory standard will be introduced for furniture flammability in the near future. However, it's hoped that the Commonwealth Government will introduce new regulations soon, making it compulsory for all upholstered furniture to carry a label stating whether it complies with the standard for flammability or not.

The Federal Bureau of Consumer Affairs expects the regulation (which will be part of the Trade Practices Act) to go through parliament this financial year and come into effect a year later.

The label will either be a positive statement that the item complies with the forthcoming standard or a negative statement that it hasn't passed these requirements. At the moment there are no specific ations for the design of the label.

The Consumers' Association feels the labels should be instantly recognisable and has suggested th negative label should be a red tri angle with the words, "FIRI WARNING. A smouldering cig arette can ignite this furniture and a statement that it doesn' comply with the standard.

Labels will have to be fitted o all upholstered furniture includin sofa beds but not ordinary mat tresses or bedding.

CHANNELLING YOUR TV COMPLAINTS

ARE YOU concerned about the level of violence portrayed on children's TV programs but don't know what to do about it? Are you worried about the slant of some TV advertisements but don't know who to complain to?

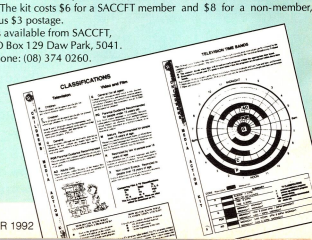
A new booklet, *Children's Media Action Kit*, from the South Australian Council for Children's Films and Television (SACCFT) may help you focus your thoughts and direct your concerns to the right people.

It gives clear guidance on who to contact about what — the Australian Broadcasting Tribunal about TV programs and standards but the Advertising Standards Council about advertisements on TV, for instance.

The kit also draws together research on TV (did you know that children see an average of 20 000 murders and 80 000 assaults on television while they're of primary school age?); tells you what's allowed and what's not in children's television advertising, and explains the classification system for TV, film and video.

The kit costs $6 for a SACCFT member and $8 for a non-member, plus $3 postage.

It's available from SACCFT,
PO Box 129 Daw Park, 5041.
Phone: (08) 374 0260.



Action

MOD-N-AIRE GAS HEATER: MORE NEWS

IN JULY 1992 CHOICE we described a potentially dangerous problem with the MOD-N-AIRE MS12 gas heater (see photo): the plastic gas hose had disconnected from its fittings on a number of these heaters and the gas ignited at the end — it became a flamethrower.

Though the heater's manufacturer, Bowin Designs, had fixed the gas hose for future production, we were not satisfied that the prolem was under control for those consumers who had bought an MS12 during the period of manufacture under question (1986 to 1989).

We're pleased to report that, as a result of our investigation, there is now a recall of the affected gas hoses (see below). If you have one of these hoses on your MOD-N-AIRE MS12 or any other gas heater you should contact your local gas supplier and arrange an inspection. In the meantime you should not use the heater until it can be inspected.

'PRODUCT' SAFETY NOTICE

FLEXIBLE (BAYONET TYPE) GAS HOSES

Used in Conjunction with Domestic Portable Gas Heaters, Barbeques and other Gas Appliances.

This Safety Notice concerns flexible (bayonet type) PVC gas hoses manufactured by Thomas Gooden & Sons (Industries) Pty Limited between 1986 and 1989 which in certain circumstances may leak gas. They are used in conjunction with portable gas space heaters, including portable gas room heaters marketed under the name 'Mod-N-Aire MS 12' and other appliances which use natural gas and liquid petroleum gas (LPG).

Note: Other hoses not affected are those marked or impressed with the names Bartell, Rinnai, Keeflex or Bromic. Gas leaks can only occur while the gas hose is connected to the socket.

Identification: The gas hoses affected are readily distinguishable from other hoses in similar use by the chrome-plated connector end which plugs in to the bayonet socket. The rotating locking ring on this end consists of four radial (thumb grip) lugs.

The colour of the PVC hose itself ranges from beige to brown/grey and has the following printing stamped on it in black:

"AS 1869 A WP 7 kPa" followed by the year of the manufacture (1986, 1987, 1988 or 1989) followed by the size of the hose (either 10mm or 12mm) and the words: "AGA 3732 T Brand" or "".

Action required: Consumers who believe that they have one of the affected hoses should remove the hose from the bayonet socket and not use the heater or other appliance until it has been inspected and, if necessary, replaced by the local gas supplier.

To arrange an inspection, or if you require further information, please write to:

Thomas Gooden & Sons (Industries) Pty Limited
Consumer Services, PO Box 21, 101 Nowarra Road
MOOREBANK NSW 2170

or telephone **(02) 822 4100** or **008 805 235** (toll free).

POWER TO THE PEOPLE

IF YOU want to know more about how citizens can shape the law — whether it's to do with the ordination of women, the accountability of banks or defending endangered species — you may be interested in a public interest law conference at the University of NSW, Sydney, on 8 - 11 October.

Speakers and panellists include : The Hon Hal Wootten QC, royal commissioner into Aboriginal deaths in custody; Dr Val Brown from the Centre for Resource and Environmental Studies at the Australian National University; Professor Garth Nettheim from the Human Rights Centre, University of NSW and Karenne Jurd from the Wilderness Society.

Conference organisers say,"The aim is to provide lawyers and citizens with practical legal information on environmental, consumer, investment, public health and social justice issues — and to give Australia and the Asia-Pacific Region a new picure of the state of citizen-led law."

A number of different groups are eligible for free entry; for more details phone Gary Tamsitt or Helen Anggraini on (02) 697 2267.

Health

BE WISE AND MINIMISE

SEPTEMBER is *Be wise with medicine* month so it's time to spring clean your medicine cabinet and take advantage of special disposal points which will be available throughout the month.

The campaign, supported by a variety of health and community organisations, has a threefold message:

- Be informed about medicines and ask questions about them.
- If you're taking several medicines, review their use and dosage with the help of a doctor or pharmacist.
- Take a look at your medicine cabinet and throw anything out which is out of date or no longer needed.

During the month, contact your local pharmacist about disposal of your unwanted medicines.

Money

BANKS SNUB INQUIRY FINDINGS

BANKS are at the sharp end of considerable criticism these days. In response, the federal government set up an inquiry which issued its report in November last year. The Martin Report recommended a wide range of changes, and there have now been further hearings to see if the banks have acted on these recommendations.

It seems that there has actually been little change — and generally any changes were for the banks' own reasons rather than in response to the inquiry's recommendations. Some still do not calculate interest daily on all accounts, for example. And though the inquiry suggested banks should pay reasonable interest, the amount on which they pay *no* interest at all has actually increased to $13 300 million.

As some institutions seem to have snubbed the inquiry's recommendations, the forthcoming Banking Code must make it compulsory for all banks to act fairly.

On page 8 you'll find our own article on banks and their cheque/savings accounts — in particular, their charges and interest paid. To help you make the most of what's available we report on some accounts offered by other financial institutions such as building societies, as well as banks.

CAN YOU HELP?

HAVE YOU had a problem with an insurance company since May last year?

The complaints system set up by the insurance industry in May 1991 is now under review. We would like to hear of your experience — good or bad — if you have sought help from the Life Insurance Federation of Australia or the Insurance Council of Australia.

Write to:
Insurance Complaints
Consumers' Association
57 Carrington Road
Marrickville NSW 2204.

VALUE JUDGMENTS

"On a recent trip to the UK I noticed in the supermarkets that the cost per kilogram was indicated on all products, regardless of the item's weight. This is very useful to be able to compare what the price of an item *really* is and not have to stand with a calculator to see whether a 125 g item at $2.25 is better value than 75 g at $1.65. Accordingly, I would like to ask whether this labelling policy could be introduced into Australia, especially at this time when people are trying to get the best value possible on very limited budgets."

(FO, The Gap, Queensland)

OUR SUBSCRIBER'S question about action on 'unit pricing' is a good one ... and one we've been asking for a long time. It's a simple idea that could make grocery shopping easier for many consumers. A 'unit price' is the price for a standard unit of measure: $ per 100 grams or $ per litre, for example. Under a unit pricing system, this price would be displayed on the supermarket shelf along with the total price of an item.

THERE IS A NEED

Since the requirement to package certain foods in standard sizes was dropped a couple of years ago, a much wider range of pack sizes has become available. This has some advantages for consumers — such as improved choice and convenience. It also has disadvantages, however. For example, it can make it more difficult to see if brand X or Y tinned tomatoes is the better buy, and if the jumbo-sized pack of muesli works out cheaper than the small one. When you're on a tight budget these little things do matter.

Some progress towards the introduction of unit pricing has been made since the last time CHOICE looked at this issue

SUPERMARKET SCANNERS UNDER REVIEW

THE TRADE Practices Commission (TPC) recently conducted a review of the code of practice for the use of computerised price scanners in supermarkets. (When this issue of CHOICE went to print its findings had not yet been released.) Last year we asked people to write to us about any problems they'd had with scanners, particularly related to discrepancies between the price shown on the shelf label and price scanned. Thanks to all who responded — your letters were extremely useful in preparing our input to the TPC's review expressing the consumer's concerns and problems with the scanning system.

The kind of experiences reported to us ranged from uncertainty about where to turn to next if you are unsatisfied with the result of a complaint made to a retailer, to confusion about the existence of different codes for supermarkets and variety stores. There were also numerous letters about the difficulty of finding out the price of goods — either because there is no shelf label or the items have been placed on a shelf above the wrong label. Many people also felt they had noticed a price discrepancy quite by chance, and wondered how many went through without being picked up.

We will report on the findings of the TPC review in a future issue of CHOICE.

(April 1990). In 1991 the consumer affairs bureaux of most states got together with the Trade Practices Commission and the National Standards Commission to draw up guidelines for a voluntary unit pricing system and began negotiating with the supermarket industry to introduce it. But it now seems this might be as far as it goes.

According to the Australian Supermarket Institute's (ASI) executive director, Bruce Bevan, "The ASI is quite uninterested in the concept." Stores haven't detected a great demand for unit pricing and so they're not interested in it, he says. "They think it's information overload."

And a demand

Our impression, however, is that consumers familiar with the idea think it's great. The letter reprinted at the beginning of this article echoes the view expressed by many consumers who've written to us on this issue. People who've shopped overseas where unit pricing is a common practice — such as in Canada, the US, the UK, Switzerland and Scandinavia — have found the system an invaluable aid and wonder why it is taking Australia so long to follow suit.

A constant theme in letters we've received on this subject from mothers with young children is how impossible it is to calculate exact prices with the children distracting them.

Many people do shop with a calculator, and we've received numerous letters pointing out examples where the largest packs — normally thought of as the economy size — work out to be dearer per unit than smaller packs. This would be obvious to everyone if there was a unit pricing system, as would 'hidden' price rises, where the price remains the same but the pack size gets smaller.

We have the technology

All supermarkets in Australia already provide unit prices on goods with random weights that they wrap themselves, like a block of cheese or a piece of pumpkin. It's mandatory for them to do so.

But some go farther than this. Composite Buyers, which supplies stock to Tuckerbag, Payless and Rite-Way supermarkets (in Victoria and NSW), has been providing unit price information on the shelf labels for all grocery products for around nine years. Says Composite's Jenny Reilly, "Whenever I'm out in a store and point it out to customers they really appreciate it. But I think generally there's a lack of knowledge that the information is there."

Brisbane's Pick 'n Pay Hypermarket is another store already providing unit pricing. "We've had it since the day we opened eight years ago," says the store's grocery chief Peter Dove. According to Dove the information is not at all difficult to provide — the computer which generates the shelf labels automatically calculates the unit price displayed on the label. The store also provides printed information to customers about the system and has had good feedback about it. "The people that are aware of it use it to compare the prices of different brands and pack sizes of an item quickly and easily," he says.

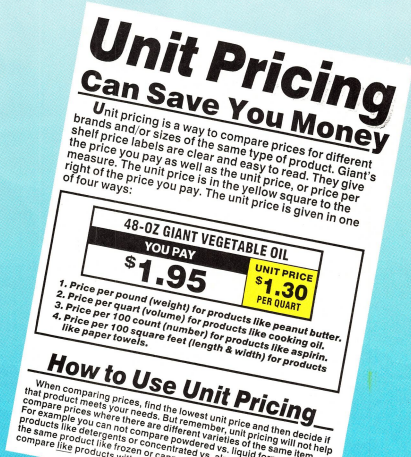
Safeway stores in Victoria have had unit pricing for around 13 years. According to Safeway's James Aylen, "It's no trouble to provide the information, and I know a lot of customers find it useful. We consider it just another customer service."

Ask for it!

If consumers want unit pricing they're going to have to ask for it. We think it's a valuable tool for all consumers. With this system, choosing the brand or size which offers the best value for money is fast and simple. There don't seem to be any major problems standing in the way of supermarkets providing this service, except the lack of motivation to do so. If you think it's a good idea, write to the head office of the supermarket where you shop and ask for it. Or why not tell the manager the next time you're in the store. ❑

A GIANT EXAMPLE

WHILE FAIRLY RARE in Australia, unit pricing is common practice in some countries. The Giant Food chain in the USA makes it very easy for its customers. The unit price is boldly displayed in a bright yellow square and is printed in large type. Information leaflets like the one below, which are freely available to customers, include a clear definition of what a unit price is and explain how to use it.



Unit Pricing
Can Save You Money

Unit pricing is a way to compare prices for different brands and/or sizes of the same type of product. Giant's shelf price labels are clear and easy to read. They give the price you pay as well as the unit price, or price per measure. The unit price is in the yellow square to the right of the price you pay. The unit price is given in one of four ways:

48-OZ GIANT VEGETABLE OIL

YOU PAY **$1.95**

UNIT PRICE **$1.30** PER QUART

1. Price per pound (weight) for products like peanut butter.
2. Price per quart (volume) for products like cooking oil.
3. Price per 100 count (number) for products like aspirin.
4. Price per 100 square feet (length & width) for products like paper towels.

How to Use Unit Pricing

When comparing prices, find the lowest unit price and then decide if that product meets your needs. But remember, unit pricing will not help compare prices where there are different varieties of the same item. For example you can not compare powdered vs. liquid forms of products like detergents or concentrated vs. already diluted forms of the same product like frozen or canned juices. Unit pricing is a way to compare like products with like products.

Cheque it out

We've looked at combined cheque and savings accounts available from banks, building societies and credit unions. They offer a range of interest rates, and equally, a range of charges to keep an eye out for. Which is best for your day-to-day banking needs?

THIS REPORT has aimed to cover the large building societies and credit unions, as well as banks, to find out which institutions offer the most suitable account for you.

To review the charging structures and the interest paid on popular combined cheque/savings accounts, we sent questionnaires to the retail banks along with at least one big building society and credit union in each state and territory. We also asked about access to branches, electronic shopping (electronic fund transfer at point of sale or EFTPOS) and automatic teller machines (ATMs).

METWAY BANK declined to take part in our survey, and where the largest building society or credit union didn't have a suitable product it has been left out, too.

All the accounts we've looked at offer at least a cheque book and cash card to give you access to your money after banking hours. We've also taken a brief look at accounts designed for the 'high-balance user' (accounts which require a high opening balance), see *High-balance accounts* on page 10.

JUST FOR INTEREST

In the bad old days cheque accounts didn't pay interest — you had to keep spare cash in a separate savings account if you wanted to put the money to work. Now things are a little better, and if you're not getting interest on the positive balance in your personal cheque account you're not making the most of your money. However, the interest rates paid on money in some of the accounts seem very low — and could appear to be more of a marketing ploy than a real benefit to the account holder.

Quoted interest rates (correct at May 14 — except for STATE BANK NSW — table has details) offered by accounts in this report varied from nothing on low balances to 7.5% on high ones, but there are things to watch — you can't just go for the highest quoted rate.

You'll need to consider:

■ **Interest calculation on daily or minimum monthly balance?**

One of the real scams involving interest on accounts has been payment based on the 'minimum monthly balance'. We don't think this acceptable in an account designed for your day-to-day finances.

When calculating the interest due on an account using the minimum monthly balance, institutions simply take the lowest amount in the account in a month, and work out the interest as though only that amount had been invested throughout. It would be possible to earn no interest for a month in which, despite having a large amount in your account, you chose to withdraw it just before the end of the month.

The better alternative is to earn interest on the 'daily balance'. With this option you get interest which reflects the amount of money invested, and the length of time it was invested for.

■ **Single rate, stepped or tiered?**

Account interest rates can vary not just between accounts, but also according to the amount in the account. Simplest are accounts which offer a single interest rate on positive account balances.

Other accounts have multiple rates — paying more interest the higher the balance. This feature is designed to keep your money in the account, so you won't be tempted to move it out to a higher-paying 'savings-only' account. It can certainly make it easier to run your affairs, but you need to look at the rate you're likely to get on the amount you intend to keep in the account — not just the top rate.

You also need to be aware that institutions have two ways of applying these changing rates. 'Tiered' interest rates are applied to the whole amount in the account, so as the amount goes over a certain balance all the money in the account earns the new higher rate. 'Stepped' interest rates are applied in stages — so that the first $500 might be

earning 3%, say, and the next $500 4% (resulting in an overall average rate of 3.5% on the $1000 in the account).

■How often is interest paid?

It's not easy to compare interest rates, even if they're paid on the same balances. This is because they may have different payment and calculation periods. Interest can be calculated daily or monthly, as noted above, and paid — that is, credited to your account — monthly, quarterly or annually.

Once the interest is added to the account, it can accrue interest itself. This 'interest on interest' (or compounding) can give an 'effective' interest rate higher than the nominal (or quoted) rate.

Nominal annual rate	Effective annual rate where interest paid: Monthly	Quarterly	Half yearly
3.00%	3.04%	3.03%	3.02%
4.00%	4.07%	4.06%	4.04%
5.00%	5.12%	5.09%	5.06%
6.00%	6.17%	6.14%	6.09%
7.00%	7.23%	7.19%	7.12%
8.00%	8.30%	8.24%	8.16%

Note that the nominal rate is equal to the effective rate when the interest is paid just once a year.

The sums we've done for this report take into account these features, and set off the charges made against the interest paid.

Charging around

Banks are often criticised for their charges. As you can see from the tables on pages 12 and 14, they charge in different ways, and so fees can be difficult to compare. But the good news is that it's now easier than ever to avoid them altogether because more institutions are offering free banking.

Generally, charges can be divided into three types: account-keeping fees, transaction charges and one-off fees for special services. Institutions which charge account-keeping fees generally do so only when the minimum monthly balance falls below a certain amount. Some institutions, while not making an account-keeping charge on accounts with low balances, don't pay interest below a certain balance — the loss of interest is, in effect, a charge you're paying.

Transaction charges are basically charges made for each entry on your statement. Those listed in this report vary from nil up to $3 for writing a cheque, withdrawing cash at a branch counter, making an EFTPOS payment or an ATM withdrawal. For this report these are the transaction fees we've looked at and used in the account profiles.

One-off charges are for things like going overdrawn, stopping a cheque,

BEST BANKING

We've taken three different patterns of use and worked out which accounts would have performed best for each of these scenarios in May 1992. Doing the sums on page 10 explains the scenarios further, and the two tables on pages 12–15 have more details of the accounts.

Low balance, medium use

Best account *pays*: $10.20 per year.
Worst account *costs*: $43.92 per year.

ANNE is married and works part-time. She has a separate account from her husband, which means there isn't a great deal of money going through the account. The average balance is just $200. But she's careful and money in the account doesn't drop below $100. What Anne needs is easy access to cash machines. She'd like to earn as much interest as she can on the money in the account, but is more concerned that charges shouldn't bite too hard.

The accounts which would *pay* Anne most (>$6/year) are:
BARCLAYS BANK Visa Cheque Account
IMB BUILDING SOCIETY Interest Option and Card Accounts
BANK OF MELBOURNE Personal Current Account
BENDIGO BUILDING SOCIETY System Control

And those which would *cost* Anne the most:
CPS CREDIT UNION ACT Savings One
BANK OF NEW ZEALAND Smarter Cheque Account
STATE BANK SA Personal Cheque Account

Medium balance, more use

Best account *pays*: $102.36 per year.
Worst account *costs*: $56.64 per year.

BILL uses his account a little more than Anne, and there's more money going through the account, too. He has an average balance of $2000, and manages not to let it drop below $1000. Bill wants the best return on his money, and because he's a fairly frequent user of teller machines, transaction charges could play an important part.

The accounts which would *pay* Bill most (>$78/year) are:
BARCLAYS BANK Visa Cheque Account
ENDEAVOUR CREDIT UNION Prime Access
CPS CREDIT UNION (SA) High Interest Savings Account
STATE BANK NSW All-In-One
CHALLENGE BANK Achiever Cheque Savings
WESTPAC Advantage Saver

And those which would *cost* Bill the most:
STATE BANK SA Personal Cheque Account
CPS CREDIT UNION (ACT) Savings One
BANK OF NEW ZEALAND Smarter Cheque Account

Higher balance, high use

Best account *pays*: $204.60 per year.
Worst account *costs*: $60 per year.

CAROLINE makes a good living, in fact twice as much as Bill. And she uses the account more frequently, too. She has an average balance of $4000 — which doesn't drop below $2000 during the month. Caroline's concerned to get the best return for her money, and she keeps a fair amount in her account — so interest plays an important role in the costs to her of running the account.

The accounts which would *pay* Caroline most (>$168/year) are:
BARCLAYS BANK Visa Cheque Account
CPS CREDIT UNION (SA) High Interest Savings Account
STATE BANK NSW All-In-One
ENDEAVOUR CREDIT UNION Prime Access
BANK OF MELBOURNE Personal Current Account
CHALLENGE BANK Achiever Cheque Savings
WESTPAC Advantage Saver

And those which would *cost* Caroline the most:
AUSTRALIAN CENTRAL CREDIT UNION Prime Account
STATE BANK SA Personal Cheque Account

getting a cheque cleared quickly and perhaps even replacing a lost cash card. The main table shows the overdraft charges you might expect if your account dips into the red for a short period. However, you can't guarantee you'll be given an overdraft — it's likely to depend on the branch manager. If you've written a cheque and there aren't funds in the account to cover it, and you're not allowed an overdraft to cover the shortfall, your cheque will be dishonoured ("bounced") and there are likely to be fees to pay — both by you and the person you've written the cheque to. In the table we give details of these charges.

The FID, the BAD and the duty

It's not only the institutions that make charges when you deposit money or write a cheque; government also adds to the cost. State and territory governments (except ACT) charge bank account debits (BAD) tax on all withdrawals from cheque accounts. Building societies and credit unions generally only pay BAD on cheque transactions. There's also financial institutions duty (FID) on deposits — except in Queensland. And in Queensland, SA, WA and the NT there's also a 10 cent stamp duty on cheques though not in all cases, and, in NT, a 10c tax on electronic withdrawals.

The BAD tax charged depends on the amount of the withdrawal. Currently the rates are:

Debit amount	BAD tax
From $1 to $99.99	15 cents
From $100 to $499.99	35 cents
From $500 to $4999.99	75 cents
From $5000 to $9999.99	$1.50
Tax on larger withdrawals	$2.00

(but there are plans to double these rates in NSW and Victoria on 1 January 1993).

You'll have to pay BAD unless it's absorbed by the institution. BAD is absorbed by the BANK OF QUEENSLAND (on balances over $1000) and SUNCORP. Because BAD is a tax on each withdrawal you can cut the tax you pay by, for example, paying a number of bills with a credit card and then settling that bill with a single cheque or money transfer.

The FID tax is paid on deposits made into the account. Only NEWCASTLE PERMANENT BUILDING SOCIETY absorbs this tax (though it isn't charged in Queensland). The rate varies in different states, and there's a $1200 ceiling on the amount of FID payable. Currently the rates are:

State	FID rate in cents/$100 deposited
ACT	8 cents
NSW	6 cents
NT	5 cents
QLD	nil
SA	10 cents
Tas	6 cents
Vic	6 cents
WA	6 cents

Do you need to bank with a bank?

The advantages of banking with a bank rather than another institution are being eroded as the other institutions come to offer more services. And the advantages of banking with a building society or credit union can be significant — if you look at interest rates and charges. However, there are still reasons you may want to stick with a bank:

- A bank is more likely to be familiar with and have the facilities to deal with some transactions — in particular foreign ones.
- Banks are supervised by the Reserve Bank which has a duty to look after depositors' money. The Commonwealth and State banks have implied government guarantees. Building societies and credit unions are supervised by other authorities and there are industry-operated funds which would come into action in the event of a disaster.
- It takes longer to clear a cheque paid into a building society or credit union than one paid into a bank. This is because if the cheque is issued by another institution it will have to go through the banks' cheque clearing system as well as the building society or credit union. This can add around four working days to the time taken for the cheque to clear.

Doing the sums

We looked at three patterns of use (for Anne, Bill and Caroline), in order to assess the accounts. Check which one applies most closely to you — it may be worth changing accounts if yours isn't up with the best.

Of course you're unlikely to match any of our profiles exactly. A good starting point is to go back over your past statements and see which profile you match most closely. In the table *Interest vs charges* at right, we've split up the charges and interest, and shown them as monthly figures (though clearly, unless an account has interest added monthly, you won't get interest each month).

If you hardly use your account at all, you could just look at the interest figures. As you'll see, the higher your bank balance the easier it is to avoid charges and earn a respectable rate of interes on your money.

HIGH-BALANCE ACCOUNTS

SOME ACCOUNTS are designed to appeal to the top end of the market: often they're called cash management accounts. We've taken a brief look at accounts like this which could be used as an everyday account too (there are other cash management accounts which couldn't be used this way). As you can see some of them have charging structures designed to discourage high use. We've calculated interest and charges for our high-use scenario C (Caroline) — see *Doing the sums*.

Generally these accounts pay higher interest than an ordinary cheque/savings account and you still have immediate access to your money. But you'll need to check the charging structure carefully — for our high-use scenario the monthly charges can work out very expensive.

Institution/account (in alphabetical order)	Minimum opening balance	Monthly figures		
		Interest	Charges	Overall
Advance Bank Gold Cash Management	$10 000 *(A)*	18.80	51.00	–32.20
Barclays Bank Cash Management Account	$5000	0.75 *(B)*	0.00	0.75
CPS Credit Union (ACT) Action Account *(C)*	$1000	16.11	7.00	9.11
Citibank Cash Management Account	$5000	20.32	54.00	–33.68
Co-operative Building Society SA Cash Management Cheque Account	$5000	18.57	1.20	17.37
Westpac Cash Management Account	$5000	13.69	0.00	13.69

(A) In ACT and NSW, $5000 in Qld, SA and Vic.
(B) No interest paid if balance below $5000.
(C) For public servants, employees of statutory bodies, and their families.

To be able to calculate the interest payable on accounts with stepped or tiered interest rates we produced three 'account profiles' — see below. These profiles are examples of usage which give us the number of transactions, average balances and minimum balances in our three scenarios.

A **Anne — low balance, medium use**

Minimum monthly balance	$100
Average monthly balance	$200
No. cheque deposits	1 per month
No. cheques written	3 per month
ATM use	4 per month
EFTPOS transactions	2 per month
Branch cash withdrawal	1 per month

B **Bill — medium balance, more use**

Minimum monthly balance	$1000
Average monthly balance	$2000
No. cheque deposits	2 per month
No. cheques written	3 per month
ATM use	6 per month
EFTPOS transactions	4 per month
Branch cash withdrawal	1 per month

C **Caroline — higher balance, high use**

Minimum monthly balance	$2000
Average monthly balance	$4000
No. cheque deposits	2 per month
No. cheques written	6 per month
ATM use	9 per month
EFTPOS transactions	4 per month
Branch cash withdrawal	3 per month

Interest was calculated using interest rates current on 14 May, when information was collected. Since then rates have fallen. However, we would expect institutions to maintain relative levels, so that one with high rates in the table is still likely to offer comparatively good rates.

We have not included government charges in the calculations — because they vary around the country (*The FID, the BAD and the duty* on page 10 has more details).

Bear in mind that institutions do change their rates in response to competition, as well as to reflect changes in general rates — so you may be advised to check for yourself before selecting a new account. And which account best suits you isn't just a matter of the interest and costs. For example, having an account from which you can get cash when you're out of the state may be very important to you — so you'll need to look at convenience, too. ❑

INTEREST vs CHARGES

(monthly figures)

Institution/account (in alphabetical order)	SCENARIOS A Interest	A Charges	A Overall	B Interest	B Charges	B Overall	C Interest	C Charges	C Overall
BANKS									
Advance Bank Cheque Link	0.00	0.00	**0.00**	6.19	0.00	**6.19**	13.00	0.00	**13.00**
ANZ Bank Access Account	0.51	2.00	**–1.49**	5.36	0.00	**5.36**	12.14	3.50	**8.64**
Bank of Melbourne Personal Current Account	0.58	0.00	**0.58**	5.83	0.00	**5.83**	14.71	0.00	**14.71**
Bank of New Zealand Smarter Cheque Account	0.00	3.30	**–3.30**	2.04	4.80	**–2.76**	9.40	7.20	**2.20**
Bank of Queensland Choice Account	0.46	0.30	**0.16**	5.48	0.30	**5.18**	12.53	0.60	**11.93**
Bank of Queensland Ultimate Account	0.23	0.30	**–0.07**	3.16	0.00	**3.16**	6.34	0.00	**6.34**
Barclays Bank Visa Cheque Account	0.85	0.00	**0.85**	8.53	0.00	**8.53**	17.05	0.00	**17.05**
Challenge Bank Achiever Cheque Savings	0.00	0.00	**0.00**	6.83	0.00	**6.83**	14.39	0.00	**14.39**
Commonwealth Bank Streamline	0.51	1.40	**–0.89**	5.06	3.15	**1.91**	10.89	5.95	**4.94**
National Australia Bank Flexi Account	0.51	2.00	**–1.49**	5.91	0.00	**5.91**	12.99	0.00	**12.99**
R & I Bank of WA Easy Bank Plus	0.63	3.00	**–2.37**	6.65	1.50	**5.15**	13.93	1.50	**12.43**
St George Freedom Visa	0.50	0.00	**0.50**	5.04	0.00	**5.04**	10.14	0.00	**10.14**
State Bank NSW All-In-One	0.68	2.00	**–1.32**	9.67	2.80	**6.87**	20.38	4.40	**15.98**
State Bank SA Everyday Account	0.27	0.50	**–0.23**	3.13	0.50	**2.63**	6.67	2.20	**4.47**
State Bank SA Personal Cheque Account	0.00	3.17	**–3.17**	0.00	4.72	**–4.72**	0.00	4.11	**–4.11**
State Bank Victoria State Banking System	0.31	1.00	**–0.69**	3.13	1.50	**1.63**	6.67	1.50	**5.17**
Town & Country Bank Cashpower Visa	0.27	1.50	**–1.23**	2.73	1.50	**1.23**	6.31	3.00	**3.31**
Trust Bank VIP Account	0.59	3.30	**–2.71**	7.16	1.56	**5.60**	14.32	0.86	**13.46**
Westpac Advantage Saver	0.59	2.00	**–1.41**	6.52	0.00	**6.52**	14.32	0.00	**14.32**
BUILDING SOCIETIES AND CREDIT UNIONS									
Australian Central Credit Union Prime Account	0.25	0.00	**0.25**	2.50	2.00	**0.50**	5.00	10.00	**–5.00**
Bendigo Building Society System Control	0.55	0.00	**0.55**	5.46	0.00	**5.46**	10.92	0.00	**10.92**
CPS Credit Union (ACT) High Interest Account	0.54	2.00	**–1.46**	5.42	2.00	**3.42**	10.84	2.00	**8.84**
CPS Credit Union (ACT) Savings One	0.34	4.00	**–3.66**	3.37	7.00	**–3.63**	6.73	7.00	**–0.27**
CPS Credit Union (SA) High Interest Savings Account	0.67	0.75	**–0.08**	8.33	0.75	**7.58**	18.19	1.50	**16.69**
Co-operative Building Society Performer Cheque Account	0.00	0.60	**–0.60**	4.17	0.60	**3.57**	8.33	1.20	**7.13**
Credit Union Australia The Only Account	0.50	0.00	**0.50**	5.89	0.00	**5.89**	12.75	0.00	**12.75**
Endeavour Credit Union Prime Access	0.50	0.00	**0.50**	7.95	0.00	**7.95**	16.87	1.25	**15.62**
Home Building Society One Account	0.37	1.20	**–0.83**	6.88	1.20	**5.68**	14.32	2.40	**11.92**
IMB Building Society Card Accounts	0.59	0.00	**0.59**	6.19	0.00	**6.19**	13.00	0.00	**13.00**
IMB Building Society Interest Option Account	0.59	0.00	**0.59**	6.19	0.00	**6.19**	13.00	0.00	**13.00**
IMB Building Society Working Account	0.29	0.00	**0.29**	2.94	0.00	**2.94**	5.88	0.00	**5.88**
Island State Credit Union Cheque Account	0.33	0.00	**0.33**	3.33	0.00	**3.33**	6.67	0.00	**6.67**
Newcastle Permanent Building Society Cheque Account	0.58	0.75	**–0.17**	6.39	0.75	**5.64**	13.79	1.50	**12.29**
NT Credit Society Redilink	0.25	1.50	**–1.25**	2.52	1.50	**1.02**	5.04	6.00	**–0.96**
SEC Credit Union Savings Access	0.27	0.00	**0.27**	3.17	0.00	**3.17**	6.34	0.00	**6.34**
SUNCORP Building Society Cheque Account	0.50	0.00	**0.50**	5.04	0.00	**5.04**	10.14	0.00	**10.14**

BANK CHEQUE/SAVINGS ACCOUNTS

Institution/account (in alphabetical order)	1 Interest paid	2 How interest is applied	3 Payment frequency	4 Account fees
Advance Bank Cheque Link	From 3.5% for $500-$1999 to 6% for $50 000+	Tiered	Six monthly	nil
ANZ Bank Access Account	From 3% for $1-$1999 to 4.75% for $50 000+	Tiered	Quarterly	$2 per month if balance < $300. 15 free withdrawals per month then 50c each *(A)*
Bank of Melbourne Personal Current Account	From 3.5% up to $4999 to 6.5% for $15 000+	Tiered	Annually	nil
Bank of New Zealand Smarter Cheque Account	From 2.96% for $2500-$4999 to 5% for $50 000+	Tiered	Monthly	30c per transaction
Bank of Queensland Choice Account	From 2.75% up to $999 to 5.5% for $50 000+ (option for 0.5% to 0.75% more if paid on MMB) *(B, C)*	Tiered	Quarterly	Fee for cheque book — 10c per cheque
Bank of Queensland Ultimate Account	2.75% up to $999 otherwise 3.75%. Paid on MMB	Tiered	Quarterly	Fee for cheque book — 10c per cheque, free if balance $1000+
Barclays Bank Visa Cheque Account	5%	One rate	Monthly	20 free deposited cheques per month, after that 50c each
Challenge Bank Achiever Cheque Savings	From 3.5% for $500-$2000 to 6.25% for $50 000+ *(G)*	Tiered	Quarterly	6 free cheques per month, after that 50c unless balance $500+
Commonwealth Bank Streamline	From 3% up to $4999 to 5% for $50 000+	Tiered	Quarterly	7 free transactions per month (21 if balance $5000+), after that 35c each
National Australia Bank Flexi Account	From 3% up to $999 to 5.5% for $50 000+	Tiered	Quarterly	No fees if MMB over $500 or client under 21. Otherwise $2 per month and $1 for cheques and tel withdrawals — first 8 transactions free
R & I Bank of WA Easy Bank Plus	From 3.75% up to $1999 to 6% for $50 000+	Tiered	Quarterly	$5 per year if balance <$100 and no transactions If MMB <$500 4 free withdrawals per month, then 50c fee ($1 for other institutions' ATM)
St George Freedom Visa	From 3% up to $5000 to 5.5% on amount over $50 000	Stepped	Six monthly	nil
State Bank NSW All-In-One	From 4% up to $999 to 6.25% on $5000+ *(K)*	Tiered	Quarterly	20c each withdrawal. $5 per year if balance <$250 and account is dorma
State Bank SA Everyday Account	From 3.25% for $100-$499 to 6% for $50 000+. Paid on MMB	Tiered	Annually	$1 per month if MMB < $100. If MMB < $5000 5 free cheque or teller withdrawal after this 30c each (some ATMs 50c)
State Bank SA Personal Cheque Account	3% over $2000, paid on MMB	One rate	Annually	$9.50 per quarter. First 40 transactions per quarter f if more than this 27c per item (50c some ATMs). Quarterly rebate $4.50 per $500 min balance
State Bank Victoria State Banking System	From 3.75% up to $1999 to 5.75% for $50 000+. Paid on MMB	Tiered	Annually	50c charge for using other institutions' ATM
Town & Country Bank Cashpower Visa	From 3.25% up to $1999 to 5.5% for $50 000+. Paid on MMB	Tiered	Six monthly	Fee for cheque book — 50c per cheque + 10c stamp duty
Trust Bank VIP Account	From 3.5% up to $999 to 7% for $50 000+	Tiered	Six monthly	$12 per half year. 26c per cheque and for teller withdra Fee rebate $1 per $500 MMB. Free if MMB $5000
Westpac Advantage Saver	From 3.5% up to $1999 to 6% for $50 000+	Tiered	Quarterly	No fees if MMB $500+. Otherwise $2 per month and $ cheques and counter withdrawals — first 8 transactior

Footnotes overleaf

1 INTEREST RATES OFFERED

This shows the range of interest rates offered. Many accounts have a number of interest rates, depending on how much money is in the account (see note 2, at right). Unless shown otherwise, interest is paid on the daily balance, not the minimum monthly balance (MMB) — see *Just for interest* on page 8 for more details. Rates shown were correct on 14 May, but see footnote *(K)* overleaf.

2 HOW INTEREST IS APPLIED

Either the account has one rate or many rates. If there is more than one rate they can be applied in two ways. 'Tiered' interest rates pay the same rate on the whole balance, 'stepped' pay different rates on each part of the balance — see *Single rate, stepped or tiered* on page 8 for more information.

3 PAYMENT FREQUENCY

How often interest is credited to your account ('compounded', so that interest is paid on the interest) affects the true interest rate you're being paid (the more often the better).

4 ACCOUNT FEES

Here we tell you the running costs of the account — the transaction charges cover costs of writing and depositing cheques,

5 Fee for dishonoured cheque: Paid in	Paid out	6 Unauthorised overdraft charges	7 ATM networks you can use	Branches/ agencies	Where operates?	8 Other features	Institution/account (in alphabetical order)	Best account for scenarios
$5	$15	$15	ANZ, Cashcard, Rediteller	237/69	ACT, NSW, Qld, SA, Vic	EOP	**Advance Bank** Cheque Link	
nil	$25	13.25% + $10 if over $100	Cashcard, NAB, Rediteller, State Banks	1496/402	Countrywide	ELOP	**ANZ Bank** Access Account	
nil	$15	17.95% + $15 fee if $100+	ANZ, Cashcard, Rediteller	111/498	NSW, Qld, Vic	EOT	**Bank of Melbourne** Personal Current Account	A,C
$5	$25	18.75% + $25 fee	ANZ, NAB, Rediteller	8	NSW, Qld, SA, Vic, WA	ELOPT	**Bank of New Zealand** Smarter Cheque Account	
$7	$15	na	ANZ, State Banks	40/42	Qld	ELP	**Bank of Queensland** Choice Account	
$7	$15	na	ANZ, State Banks	40/42	Qld	ELP	**Bank of Queensland** Ultimate Account	
$3	$3	prime + 8%	NAB (free), ANZ and Rediteller with Visa ($3.70)	21/21	NSW, Qld, Vic	LO	**Barclays Bank** Visa Cheque Account	A,B,C
nil	$20	21%	ANZ, Cashcard, NAB, Rediteller	59/55	NSW, Qld, SA, Vic, WA	ELO	**Challenge Bank** Achiever Cheque Savings	B,C
$7	$20	16.75% + quarterly fee (eg $6 for $250 overdraft)	State Bank Victoria, Westpac	1264/5029 (inc State Bank Victoria)	Countrywide	ELOP(some branches)T	**Commonwealth Bank** Streamline	
$9	$20	16.5% + fee of $3 per day may apply	ANZ, State Banks	1261/157	Countrywide	ELOP(some branches)T	**National Australia Bank** Flexi Account	
$10	$20	16.75% + fee if overdraft over $500	ANZ, NAB, State Banks	111/288	NSW, Vic, WA	ELO	**R & I Bank of WA** Easy Bank Plus	
$12	$15	na	ANZ, Cashcard, State Bank NSW, Rediteller, Visa	265/16	ACT, NSW, Vic	ELOT	**St George** Freedom Visa	
$12	$25	16.75% + $10 fee	ANZ, NAB, Cashcard, State Banks	301/313	ACT, NSW, Qld, Vic	ELOP	**State Bank NSW** All-In-One	B,C
$7 ($8 2nd presentation)	$20	16.75% + discretionary fee of $11 for each debit	ANZ, State Banks, NAB, Visa	180/132	NT, Qld, SA	ELOP	**State Bank SA** Everyday Account	
$7 ($8 2nd presentation)	$20	16.75% + discretionary fee of $11 for each debit	ANZ, State Banks, NAB, Visa	180/132	NT, Qld, SA	ELOP	**State Bank SA** Personal Cheque Account	
$10	$10	17% + $10 if overdraft $100+ then $17 per month	ANZ, NAB, Commonwealth, State Banks	525/5768 (inc C'wealth)	Countrywide (with C'wealth)	ELO	**State Bank Victoria** State Banking System	
nil	$20	23%	ANZ, Cashcard, R&I, Rediteller, Visa	31/100	WA	ELO	**Town & Country Bank** Cashpower Visa	
$7.50	$18	14% + $5 fee	ANZ, Cashcard, State Banks	64/37	Tas, Vic (1 branch)	ELOP	**Trust Bank** VIP Account	
$7.50	$20	17.25%	Commonwealth	total 1410	Countrywide	ELOT	**Westpac** Advantage Saver	B,C

making cash withdrawals from branches and using ATMs. Some accounts also make other charges — eg monthly or quarterly.

5 FEES FOR DISHONOURED CHEQUES

There's usually a charge if a cheque you pay in is bounced, or if it happens to one you draw (pay out).

6 UNAUTHORISED OVERDRAFT COSTS

If you allow your account to go into the red there's a price to pay. Here we tell you the costs if you don't arrange an overdraft before going overdrawn — 'Not applicable' ('na') means the account doesn't have an overdraft facility at all.

7 ATM NETWORKS

We list the larger ATM networks which can be used (in addition to the institution's own). Additionally there may be arrangements with other (usually local) institutions.

8 OTHER FEATURES

E = account can be used for EFTPOS payments eg in supermarkets using ATM card.
L = account can be linked to credit/debit card so that credit card bill is paid automatically.
O = in banking ombudsman scheme.
P = users can select PIN numbers.
T = telephone bill-paying available.

BUILDING SOCIETY AND CREDIT UNION CHEQUE/SAVINGS ACCOUNTS

Institution/account (in alphabetical order)	1 Interest paid	2 How interest is applied	3 Payment frequency	4 Account fees
Australian Central Credit Union Prime Account	3% paid on MMB	One rate	Annually	12 free withdrawals per month. After that $1 each
Bendigo Building Society System Control	From 3.25% for $1-$9999 to 5.5% for $25 000+ (option for 0.5% more if paid on MMB) *(C, M)*	Tiered	Six monthly	nil
CPS Credit Union (ACT) High Interest Account *(D)*	6.5% up to $19 999, 7% on amounts above this. Paid on MMB	Stepped	Six monthly	$2 per month. 10 free cheques per month, then 30c e
CPS Credit Union (ACT) Savings One *(D)*	4% paid on MMB	One rate	Six monthly	$1 charge for EFTPOS payments and using other institu ATMs
CPS Credit Union (SA) High Interest Savings Account *(E)*	From 4% up to $999 to $7% for $20 000+(F)	Tiered	Annually	Fee for cheque book — 35c per cheque (inc 10c stamp
Co-operative Building Society Performer Cheque Account	From 3.5% for $200-$499 to 6% for $20 000+. Paid on MMB	Tiered	Annually	Fee for cheque book — 30c per cheque (inc 10c stamp
Credit Union Australia The Only Account	From 3% to $999 to 7.5% on amount $50 000+	Stepped	Six monthly	10 free ATM withdrawals per month (per card), then $1
Endeavour Credit Union Prime Access	From 3% up to $500 to 6.5% for $10 000+	Tiered	Six monthly	8 free ATM withdrawals or cash advances per mont then $1.25 each. 25 free cheque or counter withdraw per month, then $1.25 each
Home Building Society One Account	From 3.25% for $200-$1499 to 6.25% on $50 000+ (option of payment on MMB)*(C)*	Tiered	Six monthly	Fee for cheque book — 40c per cheque plus stamp c
IMB Building Society Card Accounts	From 3.5% up to $1999 to 5.5% for $50 000+ (option of payment on MMB)*(C)*	Tiered	Six monthly	nil
IMB Building Society Interest Option Account	From 3.5% up to $1999 to 5.5% for $50 000+ (option of payment on MMB)*(C)*	Tiered	Six monthly	nil
IMB Building Society Working Account	3.5% paid on MMB	One rate	Six monthly	nil
Island State Credit Union Cheque Account *(H)*	4% paid on MMB	One rate	Annually	nil
Newcastle Permanent Building Society Cheque Account	From 3.5% up to $500 to 6.5% on amounts over $50 000	Stepped	Six monthly	25c per cheque
NT Credit Society Redilink	3% paid on MMB	One rate	Six monthly	10c stamp duty per cheque + 50c per cheque presen ATM access $1 first 6 free
SEC Credit Union *(J)* Savings Access	From 3.25% up to $999 to 6% for $50 000+. Paid on MMB	Tiered	Quarterly	nil
SUNCORP Building Society Cheque Account *(L)*	From 3% up to $4999 to 6.5% on amount over $49 999	Stepped	Six monthly	nil

(A) No fees if customer has ANZ home loan, is under 18 or a full time student.
(B) Customers with MMB $1000+ included in monthly draw for interest-free and cheap home loans.
(C) Our calculations based on daily balance (MMB pays less).
(D) For public servants, employees of statutory bodies and their families only.
(E) Other accounts can be accessed with a cheque book, interest rates are lower.
(F) $100 minimum opening balance if not Commonwealth public servant, affiliated company employee (or family member).

1 INTEREST RATES OFFERED

This shows the range of interest rates offered. Many accounts have a number of interest rates, depending on how much money is in the account (see note 2, at right). Unless shown otherwise interest is paid on the daily balance, not the minimum monthly balance (MMB) — see *Just for interest* on page 8 for more details. Rates shown were correct on 14 May.

2 HOW INTEREST IS APPLIED

Either the account has one rate or many rates. If there is more than one rate they can be applied in two ways. 'Tiered' interest rates pay the same rate on the whole balance, 'stepped' pay different rates on each part of the balance — see *Single rate, stepped or tiered* on page 8 for more information.

3 PAYMENT FREQUENCY

How often interest is credited to your account ('compounded', so that interest is paid on the interest) affects the true interest rate you're being paid (the more often the better).

4 ACCOUNT FEES

Here we tell you the running costs of the account — the transaction charges cover costs of writing and depositing cheques,

5 Fee for dishonoured cheque: Paid in	Paid out	6 Unauthorised overdraft charges	7 ATM networks you can use	Branches/ agencies	Where operates?	8 Other features	Institution/account (in alphabetical order)	Best account for scenarios
$9	$14	20.9%	ANZ, Cashcard, NAB, Rediteller	18/8	NT, SA	ELT	**Australian Central Credit Union** Prime Account	
$10	$17.50	20.4%	ANZ, Cashcard, Rediteller, Visa	67/400	Vic	EL	**Bendigo Building Society** System Control	A
$9	$15	20.75%	CPS only	8/18	ACT	P	**CPS Credit Union (ACT)** High Interest Account	
$9	$15	20.75%	ANZ, Cashcard, NAB, Rediteller	8/18	ACT	ELP	**CPS Credit Union (ACT)** Savings One	
$9 or $10	$14.50	18.5% + fee (eg $5 for $100 overdraft)	ANZ, Cashcard, NAB, Rediteller, State Bank Victoria, Visa	7/63	SA	ELPT	**CPS Credit Union (SA)** High Interest Savings Account	B,C
$12	$12	na	ANZ, Cashcard, Citibank, Rediteller	59	SA	ELT	**Co-operative Building Society** Performer Cheque Account	
$12	$25	$5 (discretionary)	ANZ, NAB, Rediteller, State Banks	45/8	Qld	LE	**Credit Union Australia** The Only Account	
$9	$20	$20	ANZ, Cashcard, NAB, Rediteller	32	ACT, NSW, Qld, Vic	ELPT	**Endeavour Credit Union** Prime Access	B,C
$10	$25	19.5% + fee (eg $4 for $250 overdraft)	ANZ, Cashcard, R&I, Rediteller	29/34	WA	ET	**Home Building Society** One Account	
$10	$18	17.5%	ANZ, Cashcard, Rediteller	47/27	NSW	LET	**IMB Building Society** Card Accounts	A
$10	$18	17.5%	ANZ, Cashcard, Rediteller	47/27	NSW	T	**IMB Building Society** Interest Option Account	A
$10	$18	17.5%	ANZ, Cashcard, Rediteller	47/27	NSW	T	**IMB Building Society** Working Account	
$10	$10	17.9%	Island State and Trust Bank only	12/121	Tas	T	**Island State Credit Union** Cheque Account	
$3.50	$18	20%	ANZ, Cashcard, Rediteller	39	NSW	E	**Newcastle Permanent Building Society** Cheque Account	
variable	$14.50	18.3% + $10 fee	ANZ, Cashcard, NAB, Rediteller	6	NT, SA	EP	**NT Credit Society** Redilink	
$9	$20	Can be linked to Visa card	ANZ, Cashcard, NAB, Rediteller, State Bank Victoria, Challenge	8	Vic	ELT	**SEC Credit Union** Savings Access	
$10	$15	na	ANZ, Cashcard, Rediteller	96/59	Qld	EL	**SUNCORP Building Society** Cheque Account	

(G) $500 minimum opening balance.
(H) Must have established savings record.
(I) No fees if customer <21 or if part of National Mortgage Trimmer plan.
(J) For employees of organisations involved in generation and supply of electricity and their families.
(K) State Bank NSW changed its rates on Monday, 18 May 1992. These are rates used.
(L) Minimum opening balance $200.
(M) $300 minimum opening balance.

making cash withdrawals from branches and using ATMs. Some accounts also make other charges — eg monthly or quarterly.

5 FEES FOR DISHONOURED CHEQUES

There's usually a charge if a cheque you pay in is bounced, or if it happens to one you draw (pay out).

6 UNAUTHORISED OVERDRAFT COSTS

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8 OTHER FEATURES

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L = account can be linked to credit/debit card so that credit card bill is paid automatically.
P = users can select PIN numbers.
T = telephone bill-paying available.

POISONS INFORMATION CENTRES

THERE ARE Poisons Information Centres (PIC) in each state and territory, usually at a major children's hospital. Pharmacists and medical personnel are on hand around the clock to answer calls:

ACT
ACT Poisons Service, Woden Valley Hospital, Garran, (06) 285 2852.
NSW
The Children's Hospital, Camperdown, (02) 692 6111 or 008 251 525.
NT
Royal Darwin Hospital, Casuarina, (089) 20 8477.
Queensland
Brisbane Royal Children's Hospital, Herston, (07) 253 8233 or 008 177 333.
SA
Adelaide Children's Hospital, North Adelaide, (08) 204/6117 or 008 182 111.
Tasmania
Royal Hobart Hospital, Hobart, (002) 388 485 or 008 001 400.
Victoria
Royal Children's Hospital, Parkville, (03) 345 5678 or 008 133 890.
WA
Princess Margaret Hospital for Children, Perth, (09) 381 1177 or 008 119 244.

CLEANERS, disinfectants and insecticides help make your home a pleasant place to live. They put the bite back into your elbow grease, keep festering germs at bay and silence the whine of mosquitoes.

But if they are not stored properly or are handled carelessly, they can cause a realm of accidents resulting in anything from mild discomfort to death.

Despite 'warning' labelling, Australians show a poor understanding of the dangers of chemicals in their homes. Many are unaware of the potential hazards of specific products, and often they under-estimate the seriousness of the outcome of an accident.

Consequently, there are concerns over the current labelling and packaging regulations — and plans to replace the system with new symbols and wording. *So what's to be done?* on page 18 has more details on this debate.

DOMESTIC CHEMICALS, FRIEND OR FOE?

Your housework friend may turn foe with misuse, careless handling or an accident. Various statistics give a picture of the dangers of household chemicals:

■ **Hospital attendance.** Around 7000 people attend accident and emergency departments of hospitals each year in Australia as a result of accidental non-drug poisoning by household chemicals. About one third of these are admitted to hospital.

■ **Deaths.** In 1989 the Australian Bureau of Statistics recorded 184 deaths due to accidental poisonings by medicines and other substances. Of these, it's estimated 40 people died because of accidents involving household chemicals.

■ **Children.** In WA between 1984 and 1988, for the group up to the age of 14, accidental poisoning was the most frequent cause of hospitalisation.

■ **Poisons Information Centres (PICs).** Usually located at children's hospitals, these Australia-wide advice centres handle over 100 000 telephone queries a year.

■ **Accident rate.** In a survey by Reark Research in 1991, 8% of households had been involved in at least one accident or near accident involving a household chemical over the previous two years.

CHILDREN AT RISK

A survey carried out by the NSW Poisons Information Centre found a third of calls analysed involved pharmaceutical products, and two thirds non-drug household products. Of the non-drug accidents, 70% involved children under three. This finding emphasises the need

For children under 14, accidental poisoning was the most common cause of hospitalisation in WA between 1984 and 1988. Under the sink is not the place to keep your household chemicals if you have children — or even if you have frequent young visitors.

for extra-careful storing of everyday household chemicals if you have children, or even if you have frequent young visitors. (*What is safe storage?* overleaf has advice on storage.)

Many things you may have lying around your house — on your bedside table, for instance — aren't a worry until they get into the wrong hands. Oral contraceptives, cough medicines and aftershave are among frequent causes for concern which trigger calls to PICs. It's better to do as much as you can to prevent such substances getting into the wrong hands in the first place.

Other chemicals you use regularly without giving them much thought — such as dishwasher detergent, which is highly corrosive, or bleach, which can cause vomiting if swallowed — may need to be treated with a little more respect than you've previously believed necessary.

Aerosol sprays should also be handled with care as many are highly flammable. Brightly coloured supplements such as red iron tablets can look like sweets.

What's in household chemicals?

Chances are if a product works wonders on your toilet bowl or gets the dishes sparkling, it contains some very powerful agents, from chlorine bleaches or acids to chemicals with long names and special properties like whitening or deodorising.

In this article, we're talking about drugs, garden and do-it-yourself products as well as household products such as cleaners and solvents. If they do their job so well on vinyl or glass, it doesn't take much of a leap in logic to realise you might not want to give these products the chance of working on your insides, or even your skin in some cases.

The effects of poisoning

Poisoning can occur through skin contact, splashing in the eyes, swallowing or inhaling. Skin contact tends to be less serious than the others. The effects depend on the concentrations involved as well as the precise formula of a product. Some products may do no more than irritate the skin or taste unpleasant. The age of a victim is also relevant — you'd be justified in being more concerned about a toddler drinking toilet cleaner than if you'd accidentally swal-

lowed some yourself. What could give you not much more than mild discomfort could be extremely serious for a child.

For more details on particular products see the table opposite.

Briefly, symptoms of poisoning include:

- Severe, immediate effects: Headache, nausea, vomiting, convulsions, breathing difficulties.
- Less severe effects: Hives, rashes.
- Chronic (that is, long-lasting) effects: Migraine, depression, giddiness, nausea or high blood pressure.

Corrosive substances are strongly acid or alkaline and burn the digestive tract if swallowed. If you induce vomiting in a victim, you risk burning the digestive tract a second time around; instead ring a PIC which will tell you what's best according to your particular circumstances. Dishwasher detergent is one of the most corrosive household products.

Packaging — safety first

Reading the label will help gauge how dangerous a particular product is. Labelling laws vary from state to state but they generally require listing of substances which appear on a 'poison schedule' — that is, groups of substances arranged on different lists according to their potential danger. However, many household products merely state KEEP OUT OF REACH OF CHILDREN, without listing the ingredients.

According to the Reark survey, some words manufacturers use to send alarm bells ringing — or at least trigger careful handling — are not being understood correctly. The dictionary definition of toxic is 'poisonous'. Yet in the survey of 2677 people aged over 14, 'toxic' was not considered a powerful indicator of danger. And 66% rated 'poison' higher than 'toxic' in the hazard stakes.

Traditionally, poisonous substances have been packaged in ribbed bottles, often brown. But the survey showed these didn't indicate danger to any more than 4% of the respondents.

Many toxic substances are in child-resistant packaging — for instance, bottle tops which have to be pushed firmly down before they can be screwed off, making it hard for young children to open them. Unfortunately, many elderly people find this type of bottle top very difficult to open too.

Stowed away safely

Safe storage — *where* you keep a substance and in *what container* — is the key to minimising the risks of accidents. Unfortunately, only a few follow the rules. The Reark results show:

- 86% of households with children under four as residents or frequent visitors store at least one hazardous chemical unsafely.
- 97% of households store at least one type of chemical product unsafely.
- White-collar households are more guilty than lower socio-economic groups.
- In 17% of homes, at least one product was being stored unsafely *and* was no longer in the original packaging.

What is safe storage?

Safe storage is keeping it out of the reach of children — that is, well above floor level, or in a locked room or cupboard. And it's *never* transferring dangerous substances into empty food or drink containers — even with a label (this only protects adults or older children).

You should also wash your hands after handling products — or wear gloves when using especially strong substances such as oven cleaner. A number of products such as cloudy ammonia produce fumes, so should only be used in a well-ventilated room.

Unless instructed, don't mix products together, because they could react together to produce something toxic. In many cases you shouldn't even add water to a substance. For instance, don't add water to pool chlorine — always add the chlorine to the pool. It may not sound very different, but you would soon find out if you happened to pour water onto chlorine granules ... it could end in an explosion! The culprit here is the heat caused by the reaction between chlorine and water. If you add chlorine to the pool, the heat will be dissipated in the thousands of litres of water. But if you add water to chlorine, the resulting heat will make the water boil very rapidly turning it to gas — hence the explosion.

Dispose with care

- If you're unsure of how to dispose of toxic materials, contact your local council and ask which days the council collects them and where the collection points are.
- Get rid of out-of-date medicines, preferably by taking them to a pharmacy. This month there's a special collection scheme operating from pharmacists, see *Choice cuts* on page 5 for more details.
- Don't pour surplus pesticides down the sink. Pack containers with an absorbent material like sand, wrap with lots of newspaper, seal tightly in a plastic bag and keep in a cool place until you can dispose of them at the council collection point.
- Don't burn pesticide containers.
- Don't reuse pesticide containers for other purposes, especially food or gardening.
- Don't put unused concentrated pesticide on your garden.

So what's to be done?

Current labelling and packaging specifications just don't seem to be doing their job of warning the public. While there have been suggestions for new symbols and wording, the problem is much deeper. Simply replacing old labels with new does not take account of the fact that many people don't take much notice of labels on household chemicals at all. So what's going to make them take any more notice of new ones?

We need both a new system of symbols or wording and an effort to lift public awareness. This could take a variety of approaches, from media campaigns to talks in schools. It would focus on safe storage, helpline numbers — such as Poisons Information Centres — and the use of child-resistant packaging. When it comes to redesigning labels, it must be on the basis of the way they are understood, using plain English.

Meanwhile we recommend you look at your own home habits and, as well as considering less toxic alternatives which are a better choice for both personal and environmental safety, remember:

- Store safely.
- Don't transfer into other containers.
- Don't mix.
- Wear protective gloves or wash your hands after handling. ❑

A BITTER PILL

NEW IDEAS to tackle the problem of child poisoning should emerge from a conference being organised by the Child Accident Prevention Foundation of Australia. Entitled *The Bitter Pill, Children and Poisons Prevention*, it's on October 26 in Melbourne at the AMP Theatrette.

Topics will include consumer education, opportunities for child poisoning prevention in Australia and how health professionals can help.

It follows findings in a study for the National Health and Medical Research Council that 55% of child poisonings in the home involve containers that are not closed properly, 70% are by substances not in a child-resistant container and 68% involve chemicals not stored in a cupboard.

For further information contact Pamela Richards at Conference Management on (03) 876 1464.

HAZARDS IN THE HOME

Substances most frequently involved in calls to NSW Poisons Information Centre during the period February–April 1991.

Photocopy this page, add your local Poisons Information Centre phone number and stick it on your fridge.

PIC phone no:_____

Substance	Effects	Poisoning action	Safe handling
Dishwasher detergent	Alkaline corrosive — can be so strong it will corrode glazes, plastics, glassware and aluminium.	**If swallowed:** contact PIC or doctor as soon as possible. *Do not induce vomiting.* Give a small drink of water only. **Skin contact:** wash well with water, contact PIC or doctor. **Eye contact:** immediately flush with water, contact PIC or doctor as soon as possible.	This is probably one of the most hazardous substances in your home. It should be stored in a childproof container and handled with protective gloves.
Toilet bowl cleaners	Anything from an irritant to a corrosive, depending on the concentration.	**If swallowed:** contact a PIC or doctor. **Skin contact:** wash area with water, contact a PIC or doctor. **Eye contact:** flush with water, contact a PIC or doctor.	All household cleaning products should be kept out ot the reach of young children. Under the sink is not a safe place.
Bleach	Household bleach is often very alkaline and will damage the skin. If swallowed it may cause vomiting.	**If swallowed:** contact a PIC or doctor. **Skin contact:** wash area with water, contact a PIC or doctor. **Eye contact:** flush with water, contact a PIC or doctor.	If you must store it in the cupboard under the sink — add a childproof lock if you have young children.
Organophosphate insecticides	Symptoms of poisoning include headaches, fatigue, giddiness and diarrhoea. Long-term exposure can cause damage to the nervous system.	If swallowed: contact a PIC or doctor. **Skin contact:** wash area with water, contact a PIC or doctor. **Eye contact:** flush with water, contact a PIC or doctor.	Read the instructions before using the product and follow them carefully.
Detergents	Anything from an irritant to corrosive. Most are relatively harmless to the skin, some are extremely dangerous if swallowed or splashed into the eyes.	**If swallowed:** contact a PIC or doctor. **Skin contact:** wash area with water, contact a PIC or doctor. **Eye contact:** flush with water, contact a PIC or doctor.	Detergents should be kept away from children.
Disinfectants	Can be an irritant or a corrosive.	**If swallowed:** contact a PIC or doctor. **Skin contact:** wash area with water, contact a PIC or doctor. **Eye contact:** flush with water, contact a PIC or doctor.	Store out of the reach of children and be sure to use in the concentrations as directed.
Topical antiseptics	Most are not hazardous, but some may be corrosive when swallowed, others are toxic in other ways.	**If swallowed:** contact a PIC or doctor. **Eye contact:** flush with water, contact a PIC or doctor.	All medicines should be kept out of reach of children, preferably in a locked medical cabinet. Don't take or apply any medicines at night without turning the light on to check you're taking the correct medicine in the right dosage. Throw away all out-of-date medicines and be careful to take the correct dosage.
Cough and cold preparations and antihistamines	Depends on the precise contents of the preparation. They vary so much in formulation, a general comment is impossible.	**If swallowed:** contact a PIC or doctor; have the bottle ready to hand for easy identification.	
Oral contraceptives	May cause vomiting.	**If swallowed:** give milk and contact PIC or doctor.	
Penicillins	Usually little effect; can cause diaorrhea and allergic reactions.	**If swallowed:** give milk and contact PIC or doctor.	
Perfume or after-shave	Any effects are due to the alcohol content.	**If swallowed:** give sugary drink, contact PIC or doctor. **Eye contact:** flush with water, contact PIC or doctor.	Keep tops tight, and bottles out of the reach of the wrong hands.
Borax ant poison	Can affect the central nervous system if taken in large amounts.	**If swallowed:** contact PIC or doctor. **Skin contact:** wash off. **Eye contact:** flush with water, contact PIC or doctor.	The main hazard is mistaking borax for dried milk powder, so containers must be clearly labelled, kept out of the reach of children and not where food is usually stored.
Paracetamol	An overdose may damage the liver. Early stages of poisoning include vomiting.	**If swallowed:** contact a PIC or doctor.	Keep out of the reach of children and stick to the correct dosage.

GREEN PAGE

ECO-DESIGNING

What do an office block, a plastic bucket, a refrigerator and a cotton jacket have in common?

ALL THESE THINGS have been consciously designed to look and function as they do and, like just about everything we humans make and use, all will leave their mark on the natural environment. *How* they've been designed will determine whether that mark is a devastating crater or a more gentle impression.

The environmental problems we're now facing are, to a large extent, the results of the way products and industries have been designed, and of a failure to think about the environmental implications of the design. So it stands to reason that better designing is an essential part of solving these problems.

A new Australian organisation, the Eco-Design Foundation, is one of the few groups around the world tackling environmental concerns from this front end. It is dedicated to promoting a design ethic based on minimising the impact of the end product.

Says Director Tony Fry, the aim is "To *design out* environmental problems, like greenhouse gas emissions, ozone depletion, intractable waste production and land degradation; and *design in* solutions, such as buildings that conserve energy and materials, products that repair environmental damage and technologies that keep us in better touch with what is happening around us, be it indoors or out."

Virtually all everyday objects — from furniture to kitchen utensils and toys — can be designed to have a lower ecological impact. The design characteristics which affect a product's net impact include:

- The kinds of materials it's made of.
- The processes used to make it.
- The amount of energy used in producing and using it.
- The length of its functional life.
- How efficiently it performs its function.
- Whether it can be repaired.
- What happens to it at the end of its lifespan.

According to Tony Fry, "eco-design is still in its infancy". To push the idea and issues further, the Eco-Design Foundation is organising an exhibition, *Green Desires*, which will use a range of products, both new and traditional, to demonstrate how design and environmental concern can be brought together. It will also focus on the direction design and industry need to take in the future if we are to buy and use ecologically sound products.

The exhibition — which ranges over a number of themes including the home, the workplace, the garden, energy, climate change, transport and waste — will be housed in a specially built structure, itself an example of eco-design. For instance, it will be constructed of recycled materials and use solar power.

Green Desires will take place from October to December in Sydney, Melbourne and Adelaide. It will open in Sydney in Martin Place.

INVASION OF THE KILLER PLANTS

WEED INVASION is one of the greatest environmental problems in Australia, according to a report released recently by the National Parks and Wildlife Service's Endangered Species Unit. "It appears that every major ecosystem in Australia is invaded by weeds" and these weeds are destroying the native environment, the report says.

Feral plants have been escaping from gardens and farms since European settlement. There are now up to 3000 introduced plant species, ranging from trees to herbs and seaweed, growing in Australia. Some — including bridal creeper, cotoneaster, rubber vine, blackberry and lantana — spread voraciously and are displacing native species on a large scale. Rubber vine, for example, has invaded some 350 000 square kilometres of Queensland, and poses a major threat to our northern coastal rivers.

The report calls for greater restrictions on plant imports. "Every species should be excluded unless it can be shown not to be harmful," it says. It also recommends that the use of non-native species in national tree planting and large-scale landscaping schemes be stopped.

Economical, attractive *and* environmentally sensitive ... no, it's not your perfect match. It's this rather pretty envelope made from an obsolete ordinance survey map. Thumbs up to the South Australian Department of Lands, for this creative approach to minimising waste and conserving resources.

HOW DO YOU DISPOSE OF A SMOKE DETECTOR?

SOME SMOKE DETECTORS — the ion chamber type — contain a tiny amount of radioactive material. The level of radiation they emit is so low it can't be measured outside the smoke detector unit itself, so they are very safe to use. But what do you do with them once they've reached the end of their useful life? RB of Middle Park, Victoria, has written to us, pointing out that we didn't address this in the article on smoke detectors published in the February issue of CHOICE.

The options are either to return the whole unit to the supplier or to the health department in your state. The Australian standard requires that all ion chamber smoke detectors must be labelled with words to this effect as well as a warning that it contains radioactive material and the radiation symbol (pictured).

Again, we want to stress that these smoke detectors *are* very safe, but they should be treated with the same kind of caution as you would treat any potentially dangerous material, such as a prescription drug or household chemical. Leave the radioactive component sealed within the unit, and dispose of it appropriately.

GREEN SPOTLIGHT

YOU'VE probably never thought that the clothes on your back have contributed to environmental damage, but it's likely they have. Traditional methods for dyeing fabrics, for example, involve the use of a variety of chemicals, a lot of hot and cold water, and up to half a kilo of salt per kilo of fabric to set the dye. The process uses a lot of energy, and the salt- and dye-laden waste water places a heavy burden on rivers and the sewage treatment system. In parts of Britain, the effluent of dye-houses is such a problem it has resulted in brightly coloured rivers.

One Victorian company — with financial help from the Victorian Environmental Protection Authority's Clean Technology Scheme — has introduced a new method to Australia which, it's claimed, significantly reduces the amount of energy and water used in dyeing, and the volume and colour of the effluent. The Australian Dyeing Company has converted to a process known as Cold Pad Batch Dyeing.

The process has another advantage for the environment in that it uses special dyestuff so doesn't need to use any salt. As a result, the company has reduced the amount of salt in the effluent from it's dye-houses by 1000 tonnes a year. This discharge eventually reaches the Goulburn River.

According to Australian Dyeing Company's Ian Fayman, once established the new process is no more expensive than the traditional method. It is being marketed under the name **SMART COTTON COLOURS**, and clothes made from fabric dyed by the company can be identified by a swing tag bearing this name. The environmental claims made on this tag — that the dyeing method uses less water, less energy and no salt — have been endorsed by the Environmental Choice Australia labelling scheme. So far, K-Mart, Myer, Esprit and Raphael Maternity are stocking clothing made from **SMART COTTON COLOURS**, and the kidswear label, Billiecart, is using the fabric.

Thanks to EM of Cremorne, NSW, who sent in this Green Spotlight entry. Keep sending in your nominations. We're interested in hearing about people or communities who've taken action on an environmental concern, as well as in good and bad products and practices, labelling claims, packaging and advertisements. Send them to: Green Spotlight, CHOICE, 57 Carrington Road, Marrickville 2204. Each month's winning entry will receive books from our Consumer Bookshelf to the value of $25. Please include your telephone number with your entry so we can find out what titles you'd like.

Matters of Life & Death

"One must shop around to find the funeral director that best seems to meet one's needs. This is not always easy at the time, but even phone calls can give you some idea of the attitude of the people you are dealing with."

So writes RH of Mossman, Queensland — we couldn't have put it better ourselves.

WHEN YOU'RE trying to cope emotionally with the death of a friend or relative, shopping around for a funeral director is probably the last thing on your mind. But it can make all the difference.

Prices vary enormously and so does the willingness to listen to your needs. For instance, a 'direct disposal' service — the simplest service available, where a funeral director handles the body from the home or hospital to the place of committal (burial or cremation) without ceremony or extras — can cost anything from $1500 to $2500.

When it comes to passing on costs such as transport to the client, policies vary. VR of South Hobart, Tasmania writes of a funeral she attended in NSW, "A fee of $2200 was charged to transport the body by road from Wangaratta (where the death occurred) to Coffs Harbour. This seems excessive given that one could buy a round-the-world air ticket for this amount."

Shopping around will also track down a funeral director who's prepared to give you what you want, perhaps something other than the traditional black hearse and black-garbed pall bearers. For instance, there are now several all-women firms and other companies who make a point of wearing light-coloured clothing and using white cars. *A personal touch*, right, shows just how individual a funeral can be.

What will a funeral cost?

This year's Prices Surveillance Authority (PSA) investigation into the funeral industry found the average price paid for a funeral in 1990/91 was $3102. A number of our readers have found cheaper alternatives, with several paying under $2000. The exact breakdown of costs depends on what you request and the individual funeral director's charges. Typically you might pay:

- Professional services: $1200. Covers labour, overheads; may include use of a chapel, mourning car etc.

Other 'disbursements', or out of pocket expenses could include the following. Some, a viewing fee, for instance, may already be included in the service fee. You'll need to check this.

- Coffin: $500
- Flowers: $75
- Newspaper notices: $45
- Crematorium fee: $460
- Viewing: $100 - $200
- Grave plot: $1400 (for a burial site plus interment)
- Memorial: From $165 for a wall niche at a crematorium upwards — the sky's the limit.

■ Clergy fee: $50
■ Crypt or vault: Several thousands — plus $4000 to $50 000 for above ground masonry.

Comparing apples with oranges

It's difficult to compare prices between funeral firms, even for what you might describe as a 'basic' funeral because it means something different to each firm. The industry term for a basic funeral — 'direct disposal' — would represent the cheapest option at any one firm, but it's not a standardised term and could include slightly different elements at each company.

In an attempt to end this confusion, the Australian Funeral Director's Association (AFDA) plans to include a definition of what it has termed an 'essential care funeral' in its new code of ethics. And its members will be required to offer this option.

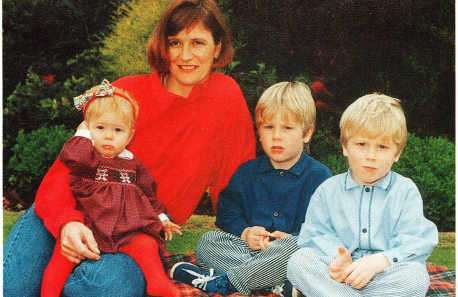
The essential care funeral will cover: transfer and storage of the body; minimum preparation of the body for viewing, in case of a request at a later stage; coffin; all necessary arrangements and staff; any necessary medical fees and death certificate charges; burial or cremation as specified by the client.

The essential care funeral price would specifically exclude a chapel or church service, embalming, a mourning car, viewings, press notices, flowers, clergy fees or any out-of-hours services which would increase costs.

We hope AFDA's members will take up the definition as it will make life simpler when seeking the cheapest available funeral. The essential care formula could also act as a starting point in negotiations with a funeral firm, adding on extras at clearly specified prices as desired.

Meanwhile, when asking for a quote, or settling on the details of a funeral, it is important to know exactly what is included in the quote. Many firms cross-subsidise some fees for others — they may quote a low service fee 'plus coffin and other disbursements', for instance, but mark up the coffin price to subsidise the cost of their services. So don't be satisfied with a quote for service fees, find out what all the elements you need would cost at a particular firm.

Once you've decided on a firm, a meeting is usually arranged to finalise details. This can take place at the funeral director's premises, or your home. It's a good idea to give the funeral some thought before the meeting, and make a note of the things you'd like — that way you're more likely to get what you want, and not what you've been persuaded is best. Although many firms offer a 24-hour service remember that in most cases you will pay more if you call them out of normal working hours.



A personal touch

WHEN KAYE KERRUISH had to organise her husband's funeral last year, people told her it was "beautiful — if you can call a funeral beautiful". Kaye, of Wickepin, WA, managed this despite very difficult circumstances: "We had twin boys aged three and I was nine months pregnant. It was decided to induce me the day after my husband died, as I was already overdue." Her first outing from hospital after the birth was to discuss details with a funeral director.

The funeral director dealt with cemetery fees, a gravesite, funeral notices, the death certificate, minister fees, and collection of Kaye's husband's clothes. "It was suggested to dress him as he dressed when alive ie including jocks and socks. It never occurred to me not to include these but apparently it is unusual to do this!"

All the close family attended a viewing in a local church, "It was great for the children to actually see their daddy dead in the coffin," Kaye says. Nearly everyone in the family took up the funeral director's suggestion of putting things in the coffin: "teddy bear, bar of chocolate, letters, a can of beer and a special toy from each of my children. This was a wonderful idea and allowed us all to say our own special goodbye."

A minister lead a graveside service but there were no hymns — instead, "songs that were appropriate for my husband and me such as 'You're my hero' and a favourite nursery song of our boys, 'I'm a little teapot'."

Kaye's family threw wheat into the grave rather than dirt — "we are farmers" — and placed a work hat and a sheaf of wheat on top of the coffin.

The bill came to $3000. Kaye says her children are remarkably back to normal and totally matter of fact about their father's death. "I feel this is due in part to the fact that nothing was hidden from them and they were told and shown the truth." She has no regrets about any aspect of the funeral: "It was a fitting tribute to my husband and a very loving goodbye to him from me."

Coffins and caskets

Whereas coffins are tapered at each end, caskets are rectangular; other than that, caskets tend to be more expensive.

The price of coffins starts around $350 and soars into the thousands depending on the material — from veneered particleboard to solid timber or bronze — and the quality of trimmings. The Funeral Information Network, part of the Humanist Society, is involved in developing a papier-mâché coffin made from recycled newspaper and a polymer binding agent.

Although in most states you don't need a coffin by law, cemeteries and crematoria tend to insist on one in their own regulations. The PSA questions the need for a coffin at all, pointing out that a body could be transported and buried or cremated in a body bag. "The option of having no coffin would significantly reduce the cost of a funeral," it says.

Burial or cremation?

A decision between burial or cremation could be based on the deceased's wishes,

GUILT TACTICS

NANCY FORD of Speers Point, NSW, did not appreciate the hard sell she received from a funeral director after her husband's sudden death. "He pushed expensive items too hard at first and used guilt tactics to push sales — saying that it would show respect, he would appreciate it, what would people think and so on."

And immediately after the service when she was handed a folder containing signatures of all those who'd attended, things got a bit too business-like — a bill for $2300 fell out. "It was considered by all to be bad taste."

Leading up to the funeral, Nancy says the hardest part was selecting clothes for her husband's body — "Funeral services seem to think that everyone knows the routine following death. I certainly did not." Another unexpected difficulty was knowing all her husband's personal details at a time when no one could think straight. Nancy explains, "Ian and I had been married less than two years so I had to contact his distraught mother constantly to check on these details."

The service ended up being a compromise between Nancy's wishes and the funeral director's — "I am not a believer in the church and neither was my husband. But I found that no matter what I said I could not make the funeral director understand." There was also a muddle-up with the placing of the coffin at the crematorium which resulted in delays and was upsetting for Nancy.

The newspaper notices were placed incorrectly so many people weren't given enough notice to attend.

On the positive side, Nancy says the funeral company was very patient at the viewing. "We could have stayed as long as we liked, and were encouraged to."

Nancy feels the funeral firm made too many mistakes and was not individual enough. In conclusion she says, "If I were placed in this situation again I would try to ensure someone hunted around a bit more. Sudden death is traumatic enough without further problems."

religious views, personal preference or financial considerations — a cremation is cheaper.

If you choose a burial (as 52% do) you have several options: a lawn grave with a bronze plaque flush with the grass to allow easier mowing; or a grave in the monumental section of a cemetery with a headstone, or masonry, depending on the cemetery's regulations. A body can also be placed in a coffin in a crypt or vault.

Whichever burial option you choose, you'll have to buy a plot. In some states, these are offered at varying tenures, so resting in peace for eternity would be more expensive: for instance, in SA tenure is generally 50 years and in WA, where decomposition is faster in the sandy soils, 25 years is considered long enough — still not quite the turnover of some UK cemeteries where in some graves a second burial may be only seven years behind the last.

At the end of the period, the family may be asked if they wish to renew the tenure — at the current price of buying a plot. We're not sure the extent to which limited tenure is taken up in Australia, but in Europe where it's quite common, remaining bones are placed in an ossuary (a holding space) and memorials are removed.

In some circumstances it is possible to bury a body on private land. Generally speaking it's not allowed in urban areas but may be — with permission — in country areas.

When cremated, the body, in its coffin, is burnt at a temperature of between 800° and 900°C. After about an hour and a half what remains is a few pieces of the larger bones and ashes. These are then crushed to a fine powder, so all that is left is the metal identification plate.

The crematorium will keep the ashes for up to six months until they are collected. There are no restrictions on disposing of ashes; they can be scattered at sea, from the top of a hill or buried in your garden — more or less what you want, although you might like to consider whether the time and place is appropriate.

Crematoria offer memorials in all shapes and sizes, often detailed in glossy brochures: solid bronze plaques, rose gardens, granite wall memorials and shrubs. DH from Double Bay, NSW comments, "I was pretty horrified to find the cost of interring the ashes. If it's in the Rose Garden it was one fee and it went down on a scale related to what they considered the value of the landscaping. It was only after some pressing that the salesman admitted they would dispose of the ashes for nothing."

SERVICES — DON'T BE PUSHED

The choice of what sort of service you want, or whether you want one at all, is extremely personal. So don't let yourself be sold something you're not satisfied with. Getting small details right can make all the difference: "My brother and I conducted the ceremony in her garden, filled with flowers," says a satisfied LC from Victoria.

Although some funeral directors seem very keen to 'go by the book', we've heard of people in the industry who are open and sensitive to individual ideas and needs. In one case K, a woman dying of bone cancer, asked her brother to contact a funeral director. "K wanted a civil celebrant. The celebrant had never previously organised a service with someone before they died but he was very good in the manner in which he discussed issues with K ... Up until shortly before her death, K had been separated from her husband but she wanted a service that recognised they were together again."

EMBALMING AND VIEWING

When a body is embalmed, blood is replaced with a fluid which slows down the decomposition of the body. But it does not — as a certain August Chelini found out to his horror in California in the 1940s — preserve the body forever. As recorded by Jessica Mitford in *The American Way of Death*, Mr Chelini was assured by a funeral director that a special new embalming method would preserve his recently deceased mother's body "practically forever". But when his doubts nagged him to the point of checking out the funeral director's claims —

18 months later — he sued the funeral director and was eventually awarded over US$10 000.

Embalming is required by law for any body being transported overseas or when a body is placed in an above-ground tomb. Other than that, the usual reason given for embalming a body is to make viewing more pleasant, although it is not always necessary. AFDA's Mr Richardson says embalming is often considered necessary if the deceased was emaciated, or if a medical condition has altered the skin colouring, for instance.

The cost of embalming is sometimes included in the funeral director's service fee — whether you want it or not. So if you are sure you don't want a body embalmed, it might be worth insisting. (Although US President Roosevelt's instructions that his body was not to be embalmed after his death were only found three days after his funeral — and embalming.)

If you think friends and family of the deceased may wish to see the body before it is buried or cremated, viewing can be arranged. In this case, the funeral director will clean and clothe the body as desired.

A number of readers comment on the positive effect of a viewing: "In a darkened room, with two lighted candles beside it, the body was beautifully laid in the coffin. Despite the sadness, this brought serenity for all to say their final farewells." And, "It was very helpful to family and friends who wanted to say goodbye."

Going it alone

In theory it is possible to arrange a funeral yourself for a relative or friend. But in practice, suppliers' reluctance to deal with the public, coupled with legal requirements and red tape make it an almost impossible task. There's lots to do and if it's your first time, you are learning the ropes against a deadline — a legal one in some states. Check with your local health department to see what the requirements are. If you're considering going it alone, *Things to consider*, right, will give you an idea of the size of the task.

Many cemeteries and crematoria are reluctant to deal directly with members of the public and even some newspapers apparently prefer to deal with funeral directors.

Before you go

If you wish to prepare for your own funeral, there are two basic methods. In a pre-arranged contract you can organise the funeral in advance down to the finest detail and pay for it all. In NSW and SA

THINGS TO CONSIDER

A funeral director can take charge of most of these details, but you may need to choose between options, or wish to arrange some aspects yourself.

The body

- **Where till funeral?**
  - — own home
  - — mortuary
  - — funeral director's
  - — hospital
- **Viewing? Where?**
  - — own home
  - — funeral director's premises
- **Embalming?**
  - — necessary if transporting overseas
- **Clothes**
  - — suit
  - — casual day-to-day wear
  - — night wear
  - — gown provided by funeral firm
- **Leave to medicine?**
  - — pre-arranged or considered by deceased
  - — body to research
  - — organs for donation

Certificates etc

- **Death certificate**

1. Medical certificate of cause of death
- — signed by doctor at hospital
- — call a doctor if death at home
- — second medical certificate of cause of death necessary from another doctor for a cremation

2. Register death
- — at Registrar of Births, Deaths and Marriages
- — need personal details of deceased:
  - name
  - address
  - date of death
  - date of birth
  - place of death
  - names of parents
  - maiden name of mother
  - marital status
  - details of marriage(s)
  - details of children
- **Coroner's inquiry**
- — held if doctor cannot issue medical certificate of cause of death eg if death violent. Doctor will notify local police.

Frills

- **Coffin**
  - — usually essential unless religious restrictions
- **Flowers?**
  - — you can request donations to a charity in place of flowers
- **Newspaper notices?**
  - — to announce funeral details or to announce death
- **Memorial?**
  - — plaque
  - — headstone
  - — rosebush etc

Services

- **Type?**
  - — none
  - — religious
  - — civil celebrant
  - — family-directed
- **Where?**
  - — home
  - — funeral parlour (some have chapels)
  - — church
  - — cemetery or crematorium
  - — other

Committal

Choose between

- **Burial**

Location?
- — cemetery
- — own land (restrictions)

Tenure?
- — limited
- — exclusive

- **Cremation**
  - — which crematorium?

Ashes can be:
- — kept at crematorium eg rose garden
- — scattered
- — buried

(no restrictions)

the funeral firm carries the risk of prices quoted going up, and if the family orders services over and above those already paid for — it must pay the difference. This is not the case in Queensland, where the deceased's estate may have to pay extra where the cost of the funeral has risen. The situation is unclear in Victoria, NT, Tasmania and WA where there is no specific regulation.

The second approach is to make regular payments into a 'contribution fund'. In this case, a benefit is paid at the time of your death which is offset against the cost of your funeral. Depending on the type of fund, the benefit can cover all or part of the costs, and the scheme may or may not be tied to a particular funeral director.

The advantages of pre-arranging your funeral are that you have more time and inclination to shop around for a competitive price, and you know that those you leave behind will have less to cope with in a time of distress.

Protective legislation varies around the country so you should contact the Consumer Affairs Department to check provisions in your state. Things to consider include:

- How are your contributions kept until needed? You should be wary of schemes where contributions are incorporated into a funeral director's working capital, or are invested by the firm. A far safer arrangement is where your money is placed with a trustee until your death.
- What happens if you wish to withdraw from a contribution fund — do you get all the money back, principal and interest? How long do you have to wait? How much is the adminstration fee, if any?

Donating organs

Because organs cannot be used if removed later than three and a half minutes after death, donation of organs is restricted in practical terms to where someone dies in hospital on a life support system in an intensive care unit.

Anyone wishing to donate their organs must make this clear to their family as it's the next of kin who have the final say and must give their consent to organ removal. The driver's licence 'permission' acts only as an expression of a person's wishes; it can be overridden by the next of kin.

A number of hospitals also accept bodies for research — if a person has pre-arranged it, left clear instructions and not died of a car accident, burns or an infectious disease, and where there has not been an inquest. The hospital should be contacted, and if it accepts the body, it will arrange transport — and at the end of the research period, a funeral at its own cost.

Where there's a will

Unfortunately, as a recently reported case demonstrated, your wishes in regards to a funeral are not considered legally binding.

A young man dying of an AIDS-related illness deposited his will with the Public Trustee whom he named executor. The man wished for a ceremony at a church in Sydney's eastern suburbs which has a largely gay and lesbian congregation. And he wished his ashes to be scattered on his lover's grave in New York. But his mother was determined he should be given a requiem mass followed by a Catholic burial.

What ensued was a compromise between the man's stated wishes and those of his mother — certainly not what he'd asked for in his will. It seems no one can claim another's body as property — nor can you necessarily expect your own to be disposed of as you wish. As Russell Bott, chief administrative officer at the NSW Public Trust Office points out, some wishes may be impossible to carry out, or even illegal.

If you're handling the arrangements when someone has died you should contact the executor of the will to find out if the deceased made any provisions — financial or otherwise — for the funeral. And if you have any firm ideas about your own fate — make sure you tell someone, or you could find yourself in President Roosevelt's situation. If the only record of your wishes is in a will entrusted to a bank or solicitor, it won't necessarily be read until after the funeral.

A final word

Arranging a funeral would probably be an unwelcome task at the best of times, let alone when you're suffering the loss of someone close. If you can face making a few calls to funeral directors before settling on one, it will probably mean you'll end up with a firm you feel more comfortable with. And if you can collect your thoughts and write down what you want before you meet with a funeral director, you are more likely to follow your personal choice, and avoid disappointment later.

Finally, next of kin are not legally obliged to arrange anyone's funeral, so if you really can't afford to pay for a funeral and the deceased's estate won't cover the cost, there are provisions for what is called a 'destitute burial' or a 'pauper's funeral'. ❑

GRIEF — WHAT TO EXPECT

IF YOU HAVE experienced the loss of someone close, or are trying to help another person who is grieving, it helps to understand some of the utterly healthy symptoms of grief.

As the shock and numbness of the first few days subside, a person may feel overwhelmed by a variety of emotions — sadness, despair, anger and guilt. All of these will fade quicker if you give yourself the chance to express them fully.

While these feelings may recur intensely for a year or longer, bereavement counsellors say the periods of relief in between lengthen — from maybe just minutes in the first weeks, to hours and even days as time goes on.

Narcotic-like substances that have a numbing effect are produced by the body in declining amounts over six weeks or so — hence the crisis point several weeks after a death as these defence mechanisms wear off. The body also produces adrenalin in response to the stress of bereavement and the 'fight or flight' energy this produces can disrupt sleeping and eating patterns.

As Mal McKissock, bereavement consultant, writes in his booklet, *Coping With Grief*, in past generations and other cultures where wailing and weeping for three days were encouraged, "we wouldn't have to worry about tranquillisers or sleeping tablets, we would just collapse from this exhaustion".

Professional help in the form of grief counselling is now widely available. Many funeral firms can put you in touch with a counsellor and you can also call the National Association for Loss and Grief in your state. Other possibilities include Departments of Health, Marriage and Family Counselling Centres and Citizens Advice Centres.

FURTHER READING

- *Coping With Grief* Mal McKissock. $6.95, ABC Enterprises.
- *Rest Assured. A Legal Guide to Wills, Estates & Funerals*, $11.95, Redfern Legal Centre Publishing. New updated version available end-1992
- *The Funeral Industry: A Consumer Guide*, free pamphlet published by the Prices Surveillance Authority. Phone: (02) 235 3400 or (03) 867 3700.

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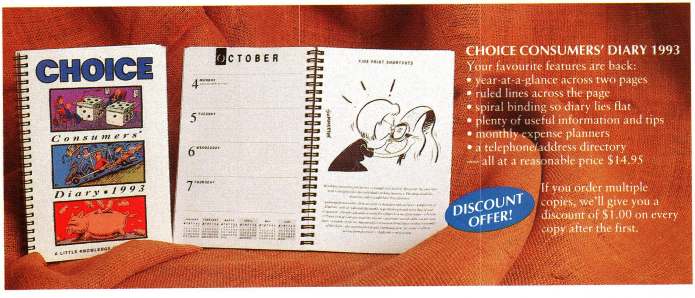

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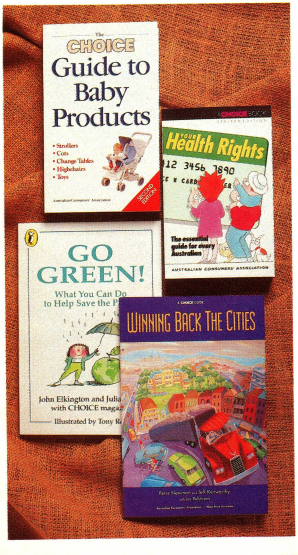

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If you are not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.

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Folders hold 12 issues so you can leaf through a year of CHOICE, and come in red, black or brown.
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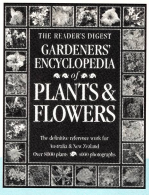
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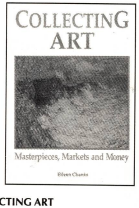

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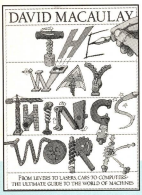

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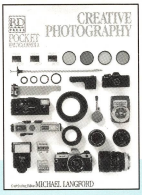

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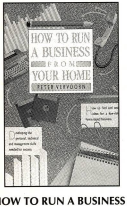
Limited stock of these titles — order early to avoid disappointment



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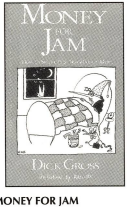

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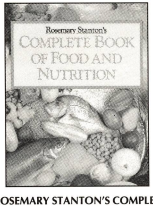

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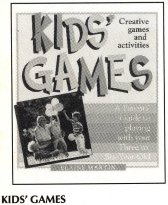

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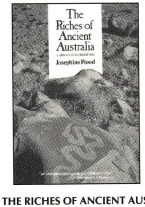

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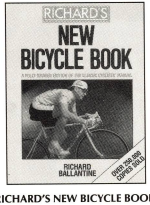

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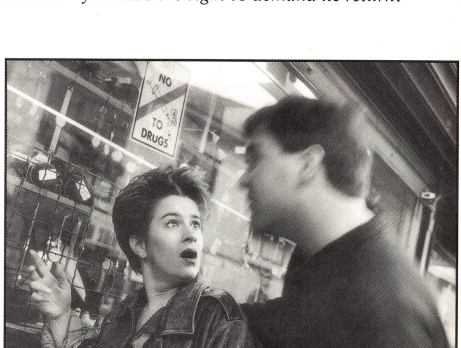
CONSUMER IN LAW

RECOVERING STOLEN GOODS

Four months ago your camera was stolen. You've just seen it advertised for sale in a pawnbroker's window. Do you have the right to demand its return?

THE answer is, maybe ... First, contact the police. If you can prove the camera is yours there probably won't be a problem in getting it back.



Is it really yours?

Initially, all will hinge on how well you can identify your property. According to the police, many dealers feel they have a problem with claimants who snoop around the shop and then some time later claim to have been robbed of something they can now identify in the shop. So, reciting a description of obvious marks and scratches will not suffice, unless you had previously described them for a police or insurance report.

Positive identification might include such things as your name, driver's licence number, address or car registration number inscribed on your property. Alternatively, it might be some special code such as your initials, followed by your date of birth and the first letter of your state — CM240765N. In the case of stolen jewellery you will need to be able to recite a verifiable personal inscription, or hand over a photograph or a jeweller's valuation including a detailed description of the piece in question.

But ...

Even if you can prove the goods are yours you may not get them without an argument. While common law recognises that an owner retains the rightful ownership of property until it's lawfully transfered to someone else (which ordinarily means dealers can't sell stolen property because the title doesn't belong to them), laws made by individual state parliaments (legislation) can overrule this.

In NSW, for example, state legislation protects dealers who have inadvertently bought stolen property in 'good faith'. Because of this, as well as being able to fully identify your property, you may also have to show that the dealer knew, or at least suspected the goods were stolen when he or she bought them. Otherwise the magistrate may not allow your claim.

What is 'good faith'?

'Good faith' means the dealer or jeweller believed that the person who pawned or sold them the goods had legal title to them. In deciding whether the dealer did, in fact, buy in good faith, a magistrate will consider how the transaction took place, and the behaviour of both parties. Circumstances are important. The dealer who bought the goods from someone who came to his shop, for instance, is on better footing than one who bought something from the boot of a car behind the pub. If the manufacturer's plates had been removed, or the serial numbers scratched out, or if the diamond locket was inscribed "To Lucy with love .." and the vendor was clearly not Lucy, it could be argued the dealer should have been suspicious enough to refuse it.

Dealers must also record the vendor's name and address, and sometimes the type of identification offered — a system which, despite seeming easy to overcome, still catches thieves.

However, perhaps not surprisingly, it doesn't always happen like this.

Reality

In NSW recently, a jeweller bought a pair of earrings (later said to be valued at $17 000) from someone who said they only wanted $1500. The earrings were later identified by their rightful owner as those which had been stolen from her home a few weeks previously. The jeweller initially demanded $4500 for their return, but subsequently reduced the price to $1500 — the amount paid for them. The owner paid up. But after subsequent enquiries by a well known NSW lawyer and newspaper columnist, the jeweller offered to refund the $1500. It's believed the jeweller had not been worried by the lack of proof of ownership ("Nobody shows us any receipts"), and had accepted an expired learner's permit of doubtful origin as identification.

So, if you can positively identify your property, the reality is you probably won't have a problem getting it back — providing you are prepared to be assertive. A pawnbroker or secondhand dealer doesn't want to waste a day in court arguing the matter. They've usually paid very little for the goods — partly as insurance against having to return them in case they are stolen — and may not have checked or recorded the identity of the vendor as well as they might. So, even if the dealer bought the goods in good faith, he or she may be prepared to hand them back. If not, a magistrate will have to decide the matter.

If you decide to fight

Where the dealer believes he or she is entitled to dispute ownership because the item was bought in good faith, the police can either take possession of the goods after issuing the dealer with a receipt, or advise the dealer not to sell them until the matter has been investigated. (Depending on the evidence available, the police may investigate further and if they can locate the person who pawned the goods *they* may take the matter to court.)

In the meantime, phone your local court (the police will tell you who to contact) and ask how to go about getting a court order to have the goods returned to you. Or, arrange to have the matter adjudicated. (In WA the police will refer the matter to a Justice of the Peace for investigation and arbitration.)

Can you identify your property?

When you renew your insurance it's a good idea to go through every room and list model and serial numbers of valuable items. Photograph things like unique jewellery. Descriptions such as "gold engagement ring with three diamonds" will be useless to the police in the event of a robbery.

Hiding identification marks will not prevent something from being stolen, nor does it have a deterrent value. Additionally, quoting one detective, "pawnbrokers and police can't be expected to pull things apart to look for ID".

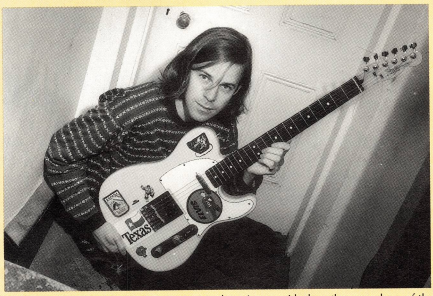
While boldly engraving identification into the top of your VCR or television for instance, reduces its resale value, it makes it much less attractive to thieves because it's going to be much harder to sell. Therefore, consider this option if you think you won't want to be selling the item in future.

A thief *could* possibly remove manufacturer's plates and etch out engravings, but such changes make most dealers suspicious, and the goods difficult to sell.

Detectives in Queensland recently recovered more than $40 000 worth of stolen property simply because one person had registered the serial number of their VCR with their local police. Some time after it was stolen, it turned up in a pawnshop and was subsequently identified. By examining the dealer's books the police were able to establish the address of the person who pawned it, and on raiding the premises found it was entirely furnished with stolen property.

Who said the actions of one person couldn't make a difference? ❑

Case study



"I just could not believe it." Guitarist Matthew Love, with the other members of the band 'Even as We Speak' was waiting to check in at Sydney airport on their way to the US. Matthew had spotted his stolen guitar "only about 10 feet away" loaded up on someone else's baggage trolley.

There was no doubt about it. So while one member of the band ran to find the airport security, Matthew kept an eye on the party ahead of him who were also about to check-in.

"I didn't want to approach them at all, but they were heading towards the check-in and I thought it better not to let them go. I said 'excuse me. I think you've got my guitar'. They asked how I knew, and I said, 'It's got my stickers on it'.

"They went silent. They didn't try to run away. I think they knew it was stolen. The woman claimed she'd got it off her brother-in law, but when the police turned up and questioned them, they said they didn't know where their brother-in-law lived. The police just let them go."

In order to fully prove the guitar was his, Matthew asked the police to open the case and take note of the serial number. He had lodged that number with his suburban police three months before when his house had been burgled. (Ironically, the insurance company had only paid out on the claim two days before the band travelled.)

Because of this, the guitar now belonged to the insurance company. In the minutes left before boarding the plane Matthew phoned the company and asked them to keep it for six weeks until he returned. The insurance company agreed to this, and Matthew now has his guitar back.

DRIVELINES

CAR SAFETY UPDATE

Good news for motorists buying new cars in the not too distant future.

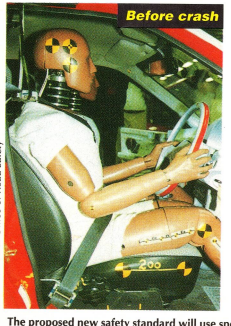
THE COMMONWEALTH government has proposed a new car safety standard based on preventing injury — a performance-based standard rather than one based on strengths of various structural car parts. The proposal has the support of manufacturers, automobile associations and the Consumers' Association.

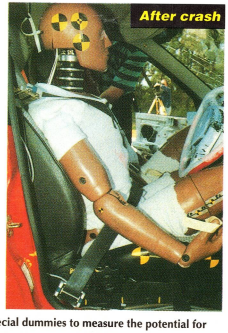
The draft standard (or Australian Design Rule, as our car safety standards are known) was launched by Commonwealth Land Transport minister Bob Brown in June this year. Cars' compliance with the Rule will be assessed using instrumented dummies to measure potential injury levels in head-on crashes at 48 km/h. This is the approach taken in the US, but unlike US dummies, their Australian counterparts will wear seatbelts.

The dummies will measure compression of the chest and the forces acting on the head and upper legs. If any are greater than the limits defined in the standard, the car cannot be sold legally.

The minister said, "Vehicle manufacturers have indicated that they will be able to conform to the new design requirements within three years, and I expect that some models will be able to meet the requirements within 18 months. Manufacturers will be able to choose the most cost-effective mix of technology for individual models to meet the new requirements — no single item of safety equipment will be mandatory."

However, he thought airbags were the most likely outcome of the introduction — a view supported by Ian Grigg of the Federal Chamber of Automotive Industries. Grigg said a recent survey of FCAI members (Australian car manufacturers, assemblers and importers) anticipated the majority of Australian passenger cars would be available with a driver's side airbag by the mid 1990s (the standard will probably come into effect in July 1995).





Photos: Federal Office of Road Safety

The proposed new safety standard will use special dummies to measure the potential for injury in head-on crashes.

SAFETY DEVICES

■ **Airbags** are devices located in the steering wheel or dashboard of a car. Sensors in the front of the car cause the bag to inflate within milliseconds after a crash, preventing the occupants colliding with the steering wheel or dashboard.

Other potential safety devices include:

■ **Belt pre-tensioners**, triggered by sensors in the front of the car similar to those used by airbags. The pre-tensioner pulls the seat-belt tight around the occupant thus reducing injury.

■ **Webbing clamps**, which help prevent the seat-belt reeling out when placed under stress. They should be used in conjunction with belt pre-tensioners.

■ **Energy-absorbing steering wheels**, padded to reduce the sharp force of hitting a hard object. They are believed to be helpful in low-speed crashes.

■ **Knee bolsters** (or knee bars) which are located below the instrument panel and soften the impact on the knees and legs.

CRASH TESTS

The standard is a response to the results of a crash testing program launched by the Federal Office of Road Safety, which used US standard test procedures to test seven locally produced cars: Ford Falcon and Laser, Holden Commodore, Mitsubishi Magna, Nissan Pintara and the Toyota Camry and Corolla.

Five of the vehicles tested would have satisfied the proposed standard as they are — but only just. Four cars came close to the threshold for head injuries, two came close to the chest injury threshold, and one approached the limit for leg injuries. Of the two cars that would have failed, one just exceeded the head injury requirements while the other exceeded the threshold for leg injuries.

The model that didn't meet the head injury requirements was then chosen to redo the tests with various combinations of additional safety devices installed.

An airbag substantially improved the head injury results, but belt pre-tensioners and webbing clamps were needed in addition to produce better results for chest injuries. Combining the seat-belt devices with an energy-absorbing steering wheel also resulted in lower forces on both head and chest.

THE MONEY OR THE BOX?

Another part of the program was a feasibility study by Monash University's Accident Research Centre into the costs and benefits of the different safety items.

According to this study, a single airbag would add an extra $500-$800 to the price of a new car. By comparison, an energy-absorbing steering wheel would cost an extra $5-$25. Belt pre-tensioners would add around $100-$140 to the price of a new car and webbing clamps would cost an extra $15-$50.

The study found all these measures worthy of immediate consideration, but one of the simplest and most cost-effective suggestions was a warning light to indicate if you aren't wearing your seat-belt. The introduction of such warning lights has also been made part of the proposed standard.

The main drawback of this current draft standard is that it only refers to full frontal crashes. The Federal Office of Road Safety has also recommended that Australia monitor overseas work on standards for side impact protection, roll-over protection and offset frontal impact protection.

Overall, we believe the government is heading in a positive direction with these initiatives, and we'll keep pushing to ensure they're followed through. ❑

HOW SAFE IS YOUR CAR?

THE MONASH University Accident Research Centre has analysed information from Victoria and NSW covering more than 70 000 drivers involved in accidents in 1982-1990 model cars. From this it was able to relate the car models to the likelihood of the driver being killed or injured in a crash.

The results are published in a brochure called *How does your car rate in a crash?* available from Vic Roads, the RACV, the NSW Roads and Traffic Authority and the NRMA. They show larger cars were less likely to result in a fatality than smaller cars. The cars with the best average rating were the Volvo 700 series, Holden Statesman, and Ford Falcon E Series sedan. The worst were the Suzuki Sierra and the Daihatsu Charade.

ANNOUNCING

THE SIXTH CHOICE SUBSCRIBER DRAW

For new CHOICE subscriptions and renewals received 1 September to 31 December 1992.

On 4 January next year, we'll be holding our sixth Subscriber Draw. The lucky winner will be able to choose any three products from the following tests published March 1992 to June 1992.

- ☐ Irons (March 1992)
- ☐ Refrigerators (March 1992)
- ☐ Clothes dryers (March 1992)
- ☐ Unflued gas heaters (April 1992)
- ☐ Microwave ovens (June 1992)
- ☐ Car radio/cassette players (June 1992)
- ☐ Orbital sanders (June 1992).

These are products we bought for testing (we never take manufacturers' samples), so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturers' — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by 31 December will go into the Draw, unless of course you indicate you don't want to be included.

(If you're not due to renew your subscription during the period, don't worry, we'll be holding other Draws during the year — your renewal notice will have the details.)

THE PERFECT GIFT

Here's where you stop racking your brains for the right present. With a CHOICE of their own, your friends can make big savings (and you may get to keep your own copy!).

And every new CHOICE subscription you give or renew for someone else means an extra entry for you in the Subscriber Draw. Give two gifts, gain two extra entries. Give three, and you've tripled your chances.

✍ USE THE ORDER FORM OVERLEAF ☞

CONDITIONS OF ENTRY

1 The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received 1 September to 31 December 1992. If you renew or subscribe for 2 years, you get 2 chances to win.
2 Information on how to enter and prizes form part of these conditions of entry.
3 Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter.
4 Entrants must be residents of Australia.
5 Applications are subject to a verification check and judge's decision is final. No correspondence will be entered into.
6 The prizes will be delivered free anywhere within Australia.
7 Prizes cannot be taken as cash.
8 South Australian residents may enter the draw by completing the form and posting to Reply Paid No. 13, Australian Consumers' Association, 57 Carrington Road, Marrickville NSW 2204, without subscribing to the magazine. Only one entry per person is permissible through this method.
9 Last date for receipt of entries to the Draw is 31 December, 1992. No responsibility accepted for lost, late or misdirected mail.
10 The draw will be conducted at the office of the Australian Consumers' Association at 10 am on 4 January, 1993.
11 The winner will be notified by letter and published in the March 1993 issue of CHOICE magazine.
12 The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville NSW 2204.
NSW Permit No. TC92/3045, VIC Raffles & Bingo Permits Board Permit No. 92/1776 issued on 20/7/92,
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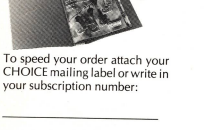

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CHOICE LINES

Consumer Rights Advice

CHOICE operates consumer rights lines people having problems with a faulty p duct or a dispute with a service person. T lines set out what your basic rights are a what steps you can take to protect the These lines are also available in four l guages other than English — Vietname Arabic, Chinese and Turkish.

CHOICE Consumer Rights Advice: **0055 200**

Advice in Vietnamese: **0055 200**
Advice in Turkish: **0055 200**
Advice in Chinese: **0055 200**
Advice in Arabic: **0055 200**

Youth lines

A line specifically for young consumers, t 'Ripped-off' Line, outlines your shoppi rights as well as letting you know what y can do if you run into problems with som thing you have bought.

Students can also call a resource line find out where to get up-to-date informati on the consumer movement and the e vironment. These two topics are the mo requested by students and teachers who ri our Consumer Information Service.

CHOICE 'Ripped-off' Line — Advice f Young Consumers: **0055 2000**
CHOICE Student Resource Guide: **0055 2001**

Product advice

A number of product lines also summari what to look for when you are buying particular product. Brand-name recomme dations aren't included, however — thes remain exclusive to CHOICE subscribers.

CHOICE Washing Machine Advice: **0055 2001**
CHOICE Water Filter Advice: **0055 2001**
CHOICE Baby Products Advice: **0055 2001**
CHOICE Safer Domestic Pest Control Advice: **0055 2001**

Other lines

A media 'hotline' provides immediate an accurate background information on cor sumer issues being reported in the new media, while a 'suggestion line' gives you chance to say what you would like to se tested or researched for publication i CHOICE.

CHOICE Media 'Hotline': **0055 2001**
CHOICE Suggestion Line: **0055 2001**

Calls attract a rate of 55 cents per minute

FRIDGES: 300–350 LITRES

In March we reported on medium-sized (200-299 L) fridges — this time we look at models the next size up.

THERE WERE few surprises in this test — perhaps the only one was that there are still fridges around which perform so poorly that we can't recommend them.

Since that was also our experience with the fridge test before this one and the one before that, much more of a surprise would have been a test which found all models acceptable or better. We do continue to marvel at some manufacturers' apparent inability to get the basics of producing a decent fridge right.

As with our previous test, the 11 two-door models bought this time included both cyclic and frost-free types (seven of the former and four of the latter) — and, like last time, neither type emerged as superior overall. Frost-free models rated both best and worst of those tested, and our recommended group of four contains two of each type.

ENVIRONMENTAL CLAIMS

Seven of the fridges carry labels which claim that reduced levels of chlorofluorocarbons (CFCs) have been used in their manufacture — three of these are extremely vague ("50% reduced CFCs") and the other four a bit less so ("Insulation 50% CFC reduced"). But in fact neither claim tells the consumer much, as for the purposes of comparison the really relevant piece of information is the actual quantity of CFCs used.

According to a spokesperson for major manufacturer Email, the reductions are in the order of 400-500 g (depending on the size of the fridge), so a fridge which once had 800 g of CFCs in its insulation now has about 400 g. These quantities would be much the same for all locally produced fridges, he says.

The type of CFC used in the insulation of fridges is CFC-11 (with the 50% reductions achieved by substituting carbon dioxide). Fridges also contain CFC-12, a refrigerant, currently being phased out and replaced by newer products including HFC 134a. The local changeover is expected to be complete by mid-1994. The industry plans to eliminate the use of CFC-11 by the end of 1994, but at the moment the perfect substitute is yet to be found.

PROFILES

Models are profiled in rank order. Prices are indicative of the range found in nationwide checks in June 1992.

FRIGIDAIRE FP352ADP

Price: $899/$1079

Measured storage volume: 303 L

Good points

- Lowest energy consumption of models tested.
- Best performer in cooling test — took the least amount of time to freeze an extra load of food.
- Ice tray holder in top corner of freezer is efficient use of space.
- Has chiller (fresh food compartment) and fast-freeze (freezer) compartments for extra-speedy cooling down.
- Easy to load and unload both fridge and freezer — chiller and fast-freeze compartment slide out.
- Fridge is on two rollers — makes it easy to move.
- No external coils at the rear, so cuts down on cleaning.
- Good shelf adjustability — plenty of positions, sensibly spaced.

Bad points

- Removing and replacing chiller may make cleaning difficult.

FISHER & PAYKEL C335TL

Price: $797/$920

Measured storage volume: 325 L

Good points

- Best performer in test assessing effectiveness of insulation.
- Easy to load and unload both fridge and freezer.
- Good shelf adjustability — two half-shelves in fresh food compartment and three half-shelves in freezer door allow additional versatility; shelves move easily (but can be hard to realign after cleaning).
- Fridge is on two rollers — makes it easier to move.
- No external coils at the rear, so cuts down on cleaning.

Bad points

- Markings on thermostat control don't clearly show which way to turn for temperature increase or decrease.
- Two-litre milk and soft drink bottles are a tight fit in door shelves.

(continued overleaf)

Energy use is the other environmental issue to consider when buying a fridge — it's an economic issue as well, of course. Of the 11 models in the test, six had four-star energy ratings, four had three-star ratings and one was measured as having only a very unimpressive two-star rating (see table for details). We believe it's time all fridges had an energy rating of four stars or better.

What to buy

Inability to achieve low temperatures and low ratings in other performance tests put two fridges, the GORENJE PACIFIC HZS 311 and the FUJITSU GENERAL ER360FB, in the 'not recommended' category (the latter also did poorly when it came to ease of use). Of the remaining models, the two at the top of the list were clear front runners, the result of good performance scores and, particularly, high ratings for ease of use. All four models in our *What to buy* list, though, were substantially ahead of the others — most of which were let down by poor scores in one or more of the performance tests. The profiles of each model give details.

What to buy

	Brand/model (in rank order)	Price ($)*
	FRIGIDAIRE FP352ADP	899/1079
	FISHER & PAYKEL C335TL	797/920
equal	**FRIGIDAIRE** FP322ADP	799/1069
equal	**WESTINGHOUSE** RE351G-3	793/919

* Prices are indicative of the range found in nationwide checks in June 1992.

NOT RECOMMENDED

Gorenje Pacific HZS 311

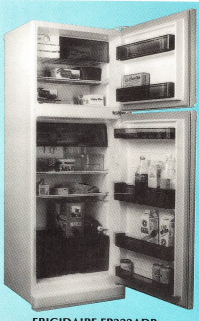
Price: $649/$899
Measured storage volume: 311 L
Key bad points
■ Couldn't achieve temperature in fresh food compartment of 3°C required for energy test — could only manage 3.7°C. Energy consumption was measured at this temperature, giving this fridge an unfair advantage in the energy scores, since more energy would be required to reach 3°C. We consider this unacceptable.
■ Rated worst in cooling test — took 7.6 hours longer than the best performer to freeze the extra load of food.

Fujitsu General ER360FB

Price: $929/$1029
Measured storage volume: 353 L
Key bad point
■ Highest energy consumption of models tested (was measured as having only a two-star energy rating, although the manufacturer claimed a three-star rating).

Frigidaire FP322ADP

Price: $799/$1069
Measured storage volume: 279 L
Good points
■ Ice tray holder in top corner of freezer is efficient use of space.
■ Has chiller (fresh food compartment) and fast-freeze (freezer) compartments for extra-speedy cooling down.
■ Fridge is on two rollers — makes it easy to move.
■ Has no external coils at the rear, so cuts down on cleaning.
■ Easy to load and unload both fridge and freezer — chiller and fast-freeze compartment slide out for convenient access to food.
Bad points
■ Removing and replacing chiller may make cleaning difficult.
■ Two-litre milk and soft drink bottles are a tight fit in the door shelves.
■ Limited shelf adjustability — five positions for three shelves (fresh food compartment) though these are sensibly spaced.



FRIGIDAIRE FP322ADP

Westinghouse RE351G-3

Price: $793/$919
Measured storage volume: 338 L
Good points
■ Plastic 'fingers' on the side of the lower door shelf hold small bottles in place; indentations in door also a good idea for holding bottles.
■ Crisper drawer can be placed in sealed or unsealed position, changing humidity to suit either vegetables or fruit and small-goods (but since there's only one drawer, this isn't much use if you want to store a combination).
■ Easy to load and unload both fridge and freezer — lid of the dairy compartment slides into recessed position, very convenient to use.
■ Good shelf adjustability in fresh food compartment — plenty of positions, sensibly spaced.
Bad points
■ Some inconveniences when cleaning — among them, dairy shelf and lower door shelf are fixed, so cleaning around the edges is difficult; other door shelves are stiff to remove and replace.
■ Doesn't come on rollers so is more difficult to move if you want to clean behind it.
■ Freezer doesn't have door shelves.

WESTINGHOUSE RE351G-3

Westinghouse RE311G-3

Price: $752/$899
Measured storage volume: 299 L
Good points
■ Crisper drawer can be placed in sealed or

WESTINGHOUSE RE311G-3

GORENJE PACIFIC HKS 310

KELVINATOR N350V

KELVINATOR C350V

LEMAIR 300G

unsealed position, changing humidity to suit either vegetables or fruit and small-goods (but since there's only one drawer, this isn't much use if you want to store a combination).

- Good shelf adjustability in fresh food compartment — plenty of positions, sensibly spaced; indentations in door for bottle storage a good idea.

Bad points

- Some inconveniences when cleaning — some bits are hard to get at; door shelves are stiff to remove and replace.
- Doesn't come on rollers so is more difficult to move if you want to clean behind it.
- Freezer doesn't have door shelves.

Gorenje Pacific HKS 310

Price: $769/$899
Measured storage volume: 320 L

Good points

- Upside-down fridge (fresh food compartment on top, freezer below) — makes access to fresh food more convenient.
- Slide-out storage baskets in freezer are an efficient use of space and improve access to food.
- Good shelf adjustability in fresh food compartment — two half-shelves allow additional versatility.
- Has fast-freeze compartment (in freezer) for extra-speedy cooling down; convenient fast-freeze control switch on the outside of the fridge.

Bad points

- Markings on thermostat control don't clearly show which way to turn for a temperature increase or decrease.
- Lowest basket in freezer tends to fall out when pulled too far.
- Two-litre milk and soft drink bottles only squeeze into fridge door.
- A coin or something similar has to be used to set freezer controls.
- Some bits difficult to clean.
- Spring-loaded doors on egg and dairy compartments are a nuisance.
- Doesn't come on rollers so is more difficult to move.
- Freezer doesn't have door shelves; shelves on door of fresh food compartment can't be adjusted.

Kelvinator N350V

Price: $985/$1179
Measured storage volume: 326 L

Good points

- Easy to load and unload both fridge and freezer.
- Good shelf adjustability in fresh food compartment — plenty of positions, sensibly spaced; spacious door shelf in freezer.
- Four rollers (of which two are adjustable for levelling) make fridge very easy to move.

Bad points

- Freezer control at the back of the freezer, so access is difficult.
- Some inconveniences when cleaning — some food/liquid traps; shelves are hard to put back in.
- Limited space in door of fresh food compartment.

Kelvinator C350V

Price: $799/$931
Measured storage volume: 341 L

Good points

- Easy to load and unload both fridge and freezer.
- Good shelf adjustability in fresh food compartment — plenty of positions, sensibly spaced; spacious door shelf in freezer.
- Four rollers (of which two are adjustable for levelling) make fridge very easy to move.

Bad points

- Some inconveniences when cleaning — some bits hard to get at; shelves are hard to put back in.
- Limited space in door of fresh food compartment.

Lemair 300G

Price: $575/$639
Measured storage volume: 294 L

Good points

- Easy to load and unload both fridge and freezer.
- Has fast-freeze compartment (in freezer) for extra-speedy cooling down; has convenient fast-freeze control switch on the outside of the fridge.
- Good shelf adjustability in fresh food compartment — plenty of positions, sensibly spaced.
- Fridge is on two rollers — makes it easy to move and so easier to clean behind.

Bad points

- Rated worst in test assessing effectiveness of insulation.
- Shelf arrangement in freezer wastes space.
- A coin or something similar has to be used to set freezer and fridge controls.
- Markings on thermostat control don't clearly show which way to turn for a temperature increase or decrease.
- Some inconveniences when cleaning — include food/liquid traps, bits hard to get at, sticking shelves.

FRIDGES

Brand/model (in rank order)	Manufacturer/ distributor	Origin	1 Type	Price ($)*	2 Warranty (years)	3 Usable volume (L) – fridge/freezer	Dimensions (cm) – H x W x D	4 Width to remove shelves (cm)	5 Position of door hinges
FRIGIDAIRE FP352ADP *(A)*	Email	Korea	Frost-free	899/1079	1 + 4	224/79	170 x 65 x 65	94	Righ
FISHER & PAYKEL C335TL	Fisher & Paykel	NZ	Cyclic	797/920	1 + 4	229/96	145 x 65 x 70	70	Left or ri
equal **FRIGIDAIRE** FP322ADP	Email	Korea	Frost-free	799/1069	1 + 4	205/75	170 x 65 x 60	87	Righ
WESTINGHOUSE RE351G-3	Email	Australia	Cyclic	793/919	1 + 4	263/75	175 x 60 x 70	63	Righ
WESTINGHOUSE RE311G-3	Email	Australia	Cyclic	752/899	1 + 4	225/75	160 x 60 x 70	63	Righ
equal **GORENJE PACIFIC** HKS 310 *(B)*	Gorenje Pacific	Slovenia	Cyclic	769/899	1 + 4	203/117	180 x 60 x 65	95	Left or ri
KELVINATOR N350V	Email	Australia	Frost-free	985/1179	1 + 4	242/85	150 x 65 x 75	98	Righ
KELVINATOR C350V	Email	Australia	Cyclic	799/931	1 + 4	247/94	155 x 65 x 75	97	Left or ri
LEMAIR 300G	Lemair	Russia	Cyclic	575/639	1 + 4 *(G)*	234/60	160 x 60 x 65	66	Left or ri
NOT RECOMMENDED									
GORENJE PACIFIC HZS 311	Gorenje Pacific	Slovenia	Cyclic	649/899	1 + 4	246/65	165 x 60 x 65	63	Left or ri
FUJITSU GENERAL ER360FB	Fujitsu General	Singapore	Frost-free	929/1029	3 + 2	255/98	150 x 75 x 75	117	Righ

* Prices shown are indicative of the range found in nationwide checks in June 1992.

(A) Manufacturer claims this model will be replaced in September with an "upgraded similarly featured" model.

(B) 'Upside-down' fridge — freezer below fresh food compartment.

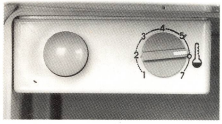
(C) Hinges can be either side, but it's not recommended you change them over yourself.

(D) You can change the hinges from one side to the other yourself.

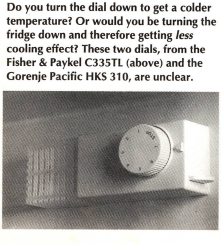
(E) You can buy the fridge with hinges on the right or left.

(F) This is how the refrigerator we tested was labelled. Distributor now advises that the HKS 310 refrigerator currently carries an energy label of four stars and 748 kWh/year.

(G) Warranty card not supplied.



Do you turn the dial down to get a colder temperature? Or would you be turning the fridge down and therefore getting *less* cooling effect? These two dials, from the Fisher & Paykel C335TL (above) and the Gorenje Pacific HKS 310, are unclear.



NOISE

All the fridges were acceptably quiet, but the **KELVINATOR C350V** and the **WESTINGHOUSE RE351G-3** were slightly quieter than the rest.

1 TYPE

The freezer compartment of a cyclic-defrost fridge needs to be manually defrosted. The fresh food compartment defrosts automatically each time the fridge motor cycles off.

In frost-free models air is circulated through the two compartments by a fan. When this turns off (usually once a day) a heater defrosts the cooling coil. Obviously this makes the freezers of frost-free fridges easier to clean.

2 WARRANTY

Most of the fridges have a one-year warranty for parts and labour for the entire unit, plus four years for the sealed compression system. The **FUJITSU GENERAL** was the only exception — see table.

3 USABLE VOLUME

The only 'upside-down' fridge in this test, the **GORENJE PACIFIC HKS 310**, has a considerably larger freezer (and correspondingly smaller fresh food compartment) than the others.

4 WIDTH TO REMOVE SHELVES

This indicates how wide the space for the fridge needs to be to allow the door to open far enough to pull out the crisper or remove shelves. Both **FRIGIDAIRE**s, both **KELVINATOR**s, the **GORENJE PACIFIC HKS 310** and the **FUJITSU GENERAL** needed considerably more space than their closed-door width to do this.

5 POSITION OF DOOR HINGES

In some kitchens it's vital the fridge door opens the right way — we're surprised more manufacturers don't offer the option of hinges on the right or left. With some models that do have this option, you need to have a service person make the change-over — see table.

6 SPECIAL-PURPOSE SHELF/COMPARTMENT

Special-purpose areas include a chiller in the fresh food compartment, a fast-freeze compartment in the freezer and half shelves — see the profiles on previous page for which fridges have which. The two **FRIGIDAIRE**s also have ice tray holders in the top left-hand corner of the freezer — an efficient use of a storage area otherwise unlikely to be used.

6	7	8	9		10	11	12		
No. of shelves (fridge/freezer)	Special-purpose shelf/compartment	Storage guide	Rollers/feet	Energy use (kWh/yr) – claimed/ measured	Energy efficiency – claimed/ measured	Ease of use score (%)	Performance score (%)	Overall score (%)	Brand/model (in rank order)	
/1.5	✓		2/2	670/630	★★★★/☆☆☆☆	75	65	68	**FRIGIDAIRE** FP352ADP	
2/1	✓	✓	2/2	710/690	★★★★/☆☆☆☆	75	62	66	**FISHER & PAYKEL** C335TL	
/1.5	✓		2/2	730/660	★★★/☆☆☆☆	70	61	63	**FRIGIDAIRE** FP322ADP	equal
4/1	✓	✓	0/2	680/690	★★★★/☆☆☆☆	67	62	63	**WESTINGHOUSE** RE351G-3	
3/1	✓	✓	0/2	700/700	★★★★/☆☆☆☆	65	57	59	**WESTINGHOUSE** RE311G-3	
3/3	✓	✓	0/2	(F) 840/930	(F) ★★★/☆☆☆	65	56	58	**GORENJE PACIFIC** HKS 310	equal
3/1		✓	4/0	920/920	★★★/☆☆☆	70	52	58	**KELVINATOR** N350V	
3/1		✓	4/0	860/850	★★★/☆☆☆	68	52	57	**KELVINATOR** C350V	
4/1			2/2	900/820	★★/☆☆☆	65	53	56	**LEMAIR** 300G	
									NOT RECOMMENDED	
4/1	✓	✓	0/2	693/720	★★★★/☆☆☆☆	65	51	55	**GORENJE PACIFIC** HZS 311	
2/1			4/2	1070/1240	★★★/☆☆	58	47	50	**FUJITSU GENERAL** ER360FB	

7 STORAGE GUIDE

Usually located on the inside of the freezer door, these provide recommended storage times for a variety of foods.

8 ROLLERS/FEET

If it ever occurs to you to clean behind your fridge, being able to move it easily makes the job slightly less unpleasant. Fridges with no rollers — the **WESTINGHOUSE**s and the **GORENJE PACIFIC**s — are a pain in the neck.

9 ENERGY USE/EFFICIENCY

Most of the fridges tested use about the same amount of energy as claimed. However, we were sorry to find the **FUJITSU GENERAL** used considerably more.

We were also disappointed still to find so many fridges with an energy rating of less than four stars (six is the maximum) — it was particularly surprising for the **KELVINATOR**s since their manufacturer (Email) can obviously do better than that (the other Email fridges in the test — the **FRIGIDAIRE**s and **WESTINGHOUSE**s — all achieved four stars). Worst of all, the **LEMAIR** only claimed a two-star rating although we measured it to have three.

For a quick idea of what it costs to run each fridge, you can divide the energy use by 10 to give the annual running cost in dollars. (This assumes a price of 10 cents per kilowatt hour.)

10 EASE OF USE

We included ease of loading and unloading, ease of cleaning, and shelf adjustability in our assessments for ease of use. Key points are noted in the profiles of each fridge.

11 PERFORMANCE

Three tests make up the performance score:

- Energy consumption — this is measured with a room temperature of 32°C and operating temperatures of -15°C in the freezer and 3°C in the fresh food compartment. The **GORENJE PACIFIC HZS 311** could only get as low as 3.7°C under these conditions, which gives it an unfair advantage in the energy consumption stakes. At lower room temperatures it may be able to reach 3°C or less in the fresh food compartment.
- 'Warm up' — this is the time it takes for a frozen load to warm up from -15°C to -5°C with a room temperature of 43°C after the fridge is switched off. It gives an indication of how good the fridge's insulation is.
- 'Additional load' test — we add a load with similar characteristics to meat to the freezer and measure how long it takes to cool from 20°C to -15°C — the quicker the better.

The three test results were weighted as follows to give the performance scores: energy consumption 40%; warm-up 20%; additional load 40%.

There is also an additional pass/fail test to check how the fridges perform at high temperatures — a necessary requirement in some parts of Australia. With a room temperature of 43°C, the fridges must be able to maintain temperatures of -15°C in the freezer and 6°C or less in the fresh food compartment. All the models tested passed.

12 OVERALL SCORE

Performance and ease of use were weighted as follows to achieve the overall scores:

- Performance: 70%.
- Ease of use: 30%.

FOR PEOPLE WITH DISABILITIES

In general frost-free are better as they are easier to clean.

For wheelchair users, the **FISHER & PAYKEL** is best because of its overall height and easily accessible cross-bar temperature control. Both **KELVINATOR**s rate well for their size and easy-to-remove door shelves, and although we don't recommend it overall, the **FUJITSU GENERAL**'s height and D-shaped handles received positive comment from our assessor.

Many of the good and bad points listed in the profiles will be of special interest to those with disabilities.

FROM OUR LAB

EVER-FRESH VEGETABLES?

COULD GREEN plastic bags make fruit and vegetables stay fresh longer? At least two products have appeared on the market suggesting they can do just that. We put one brand, EVERFRESH BAGS, to the test and found they're not really more effective than polyethylene freezer bags.

EVERFRESH BAGS are claimed to prolong the life and freshness of fruit and vegetables by doing the following:

- **Absorbing and removing ethylene gas and breathing.** Fruit and vegetables produce gases, such as ethylene and carbon dioxide, which can speed up deterioration. If the storage bag removed these gases, or allowed them to escape, the produce would stay fresh longer.
- **Reducing vitamin C loss.**
- **Reducing moisture formation.** Moisture in the storage bag will also speed up decomposition. EVERFRESH BAGS are claimed to be treated with an anti-fogging agent which minimises moisture formation.

We weren't able to test all these claims technically, but our food technologist designed a test to see how the bags worked compared with other plastic food bags. We used high-density polyethylene bags sold as freezer bags, which are designed primarily to prevent foods dehydrating.

WHAT WE DID

We did look at the moisture claim. The EVERFRESH bags seemed to have some kind of surfactant on the inside surface which prevented water from forming droplets, but this wouldn't necessarily reduce the amount of water actually in the bag. It may still have a useful effect however, in that any water present in the bag would be dispersed over the inside surface rather than accumulating in the corners of the bag, where it could hasten rotting.

Next, we evaluated the bags' performance by comparing produce stored in sealed EVERFRESH BAGS with that sealed in freezer bags and some left unwrapped. Lettuce, strawberries, broccoli and carrots were used, and we chose produce sourced from the same box which appeared to be equally fresh to start with. Nine lots of each were prepared: three were placed and sealed in EVERFRESH BAGS, three in freezer bags and another three were left unwrapped. They were placed in four separate fridges (set so the temperature remained below 4°C), one of each lot per shelf. The condition of the produce was monitored and recorded regularly to see if variations in freshness and longevity occurred.

RESULTS

There was a marked difference between the freshness of the unwrapped vegetables and those stored in bags. However, while we didn't check for changes in vitamin C content, there seemed to be no significant difference between the performance of EVERFRESH BAGS and freezer bags.

All the carrots stored in bags appeared to be in usable condition after more than two months in the fridge. In contrast, those left unwrapped were dehydrated, soft and shrivelled after one week. The broccoli in both types of bag also lasted a long time — all looked fresh after more than three weeks, most lasted more than a month and some were in relatively good condition after 50 days. The unwrapped broccoli lasted from six to eight days before becoming soft and drying out.

The lettuces varied quite a lot in their storage life: those in bags lasted for between two and seven weeks. However, there was no significant difference in longevity between those stored in EVERFRESH BAGS and those in the freezer bags. The outer leaves of the unwrapped lettuces were completely wilted after eight days, and they were very dehydrated.

All the strawberries survived between one to two weeks, even those left unwrapped.

CONCLUSION

Vegetables stored in sealed EVERFRESH BAGS did seem to last a long time, but not longer than those in sealed freezer bags.

Given that the cost per bag of EVERFRESH works out to be around 30 cents, while freezer bags cost less than two cents each, EVERFRESH BAGS seem a poor buy. It's even possible the bags given away free when you buy fruit and vegetables would work just as well. EVERFRESH BAGS, however, are made of much thicker and stronger plastic, so are less likely than normal bags to tear and can be reused.

What *is* clear, is that leaving vegetables unwrapped in the fridge is not a good idea. They lose a lot of water stored this way — for example, two 600–700 g lettuces each lost around 100 g in eight days — and have a much shorter shelf-life than when wrapped or stored in a sealed container. How long produce lasts also depends on how much time has passed from when it was picked until you get it home. ❑

Carrots stored in Everfresh Bags were in good condition after two months ...

... but so were those stored in ordinary freezer bags.

By contrast, the carrots left unwrapped were soft and shrivelled.

CARPET SPOT CLEANERS

We tested 15 special-purpose carpet spot removers and found most were less effective than good-quality dishwashing liquid or pure laundry soap.

BLAST! There goes another plate of spaghetti bolognese all over the plush pile. You might be able to scrape up most of it, but the pasta sauce is busily soaking in permanently.

Are you equipped for on-the-spot action?

RUN, SPOT, RUN

We bought all available products whose main application is removal of stains from a small area of carpet. This gave us 13 products (see *Cleaners tested* below for a complete list). In addition we included two soaps whose instructions said they could be used as a carpet spot cleaner (**PREEN MULTI PURPOSE STAIN REMOVING SOAP** and **SARD WONDER SOAP WITH EUCALYPTUS OIL**). Finally, we also tested two household cleaners which could be found in most homes: dishwashing liquid and a bar of pure soap. You might run to these in an emergency.

CARPET TYPES

The kind of carpet we used was obviously important to this test, so we set out to find the types most common in Australia. Market research showed that 100% nylon carpets are commonly sold with stain resistance treatment, while 100% wool and wool blends, though available with treatment, are less likely to be purchased this way. In the end we chose: 100% wool, 80/20 wool/nylon and two forms of 100% nylon (known in the trade as nylon 6,6 and nylon 6).

It was necessary to test the spot removers on both types of 100% nylon as they use different types of stain resistance treatment. We chose two brands, one of each type: for nylon 6 we selected the brand Carisse as typical, and for nylon 6,6 we bought Antron.

All up, the four carpets should cover 90% of the Australian carpet market.

All were of cut-pile tufted design, and a light colour was chosen to make it easier to evaluate the effectiveness of the cleaning products.

LAYING STAIN

Three types of stain representing a wide range of stain types were applied to each carpet:

- **Oil-based stain:** this was a heavy oil-based stain of the type caused by fats or oils either spilt or transferred to the carpet through contact. For example, machine oil or grease, wax, furniture polish or butter.
- **Food dye-based stain:** this was a strong food-colouring. For example, soft drink, cordial, wine, fruit juice, sauce.
- **Dry soiling:** this represents the types of dirt or soiling trafficked through the home and which can't be removed by normal vacuuming. For example, earth or clay.

The stains were applied in a standard way using a measured amount of each staining medium. All stains were severe and resulted in an obvious change to carpet appearance. While lesser stains could result in better results, this was meant to be an extreme test of the carpet spot removers.

Stains were removed following manufacturers' directions for each cleaner. With the pure laundry soap and dishwashing liquid we made up a solution and applied it with a wet sponge.

CLEANERS TESTED

HERE'S a complete list of the cleaning products tested. All claimed to clean carpet spots:

- Foam cleaners: **AMWAY MAGIC FOAM, BISSELL MINI SHAMPOO** and **BRI-TEX 2-IN-1.**
- Liquid cleaners: **CAVALIER BREMWORTH, LIQUID 8, PLUSH, RIPPER, SCARPER, SCOTCHGARD CARPET CLEANER** and **RUGBEE SPOTTO.** (**PLUSH** is a concentrate which must be diluted prior to application. **CAVALIER BREMWORTH** and **SCARPER** are aerosols that are sprayed onto the carpet and allowed to dry to a powder before being vacuumed.)
- Powder cleaners: **DRY MAGIC, KARPET** and **MARTHA GARDENER'S.**
- Soap bars: **PREEN SOAP** and **SARD WONDER SOAP.**

For comparison, although they didn't claim to be carpet spot removers, a common household bar of pure laundry soap and a good-quality dishwashing liquid, chosen as typical brands in their categories, were also tested.

While some of the scores were close, the products listed in our *What to buy* list give you a good choice of reasonable to good performance. Those products with relatively poorer performance (**LIQUID 8, SCARPER, DRY MAGIC, MARTHA GARDENER'S** and **SARD WONDER SOAP**) were excluded from the table and list.

(Note: the use of too much water, solvent or cleaning liquid can damage carpet, causing the backing to separate from the fibres in extreme cases. When cleaning your carpets you should use as little liquid or water as is practical.)

Tests were carried out after approximately two minutes and after 24 hours, so we could ascertain whether chances of a complete recovery improved with quick action. Tests were also repeated using a different operator, to minimise personal input. A panel of three experts rated each application.

Piles of results

We ended up with a vast wealth of information from all these separate tests. Here is a brief summary:

Does it matter how quickly I begin cleaning up the stain?

With a dry soil stain it doesn't seem to matter whether you attack the stain immediately or wait 24 hours, whereas with an oil or food dye stain it is vital to get cracking.

What type of stain was easiest to remove?

In general terms, dry soil stains were easiest to remove, with good results outnumbering poor ones from this range of cleaning compounds. Oil-based stains were next easiest, while food dye stains proved very difficult: in the case of 100% wool nothing worked well on these.

Which spot cleaner worked best?

We can point you to the winners, but there isn't one which stood out overall. **Good results will depend upon matching the right cleaner to your carpet type.**

Recommended products are listed in the table overleaf. These recommendations are based on all three stain types and the averaged results of cleaning after two minutes and after 24 hours. Choose from the top according to each carpet type — the products are listed in rank order.

Our rankings don't take into account any damage to the carpet as a result of application of the cleaner. Why? In many situations your highest priority may be to get rid of the stain at any cost — particularly if it's in a conspicuous place. However, we've listed the other effects we found, too — if the stain is not very severe you may wish to select a cleaner which is easier on your carpet's pile, texture or colour and which doesn't have a resoiling problem (see *Side effects*).

Finally, it must be stressed that our overall rankings are based on results over a wide number of variables and different tests/applications. None of the products is perfect in all situations and they may disappoint on a particular stain or carpet. Carpet spot cleaners are a cheap do-it-yourself solution, and it is unlikely you will completely remove a stain using one of them — the carpet will never be 'as good as new'.

However, on most carpets and most stains, pure laundry soap or good-quality dishwashing liquid and water will perform as well as the dedicated carpet spot cleaners at a fraction of the cost. And it will be ready at hand, too, for quick action. But remember our caution about overwetting your carpet!

If one cleaner doesn't work, can I use another on top?

There's danger if you do this — there may be an undesirable chemical reaction between the two cleaning compounds. You may be prepared to take the risk, but the safer approach is to get a carpet-cleaning expert on the job.

On the nose

Some of these cleaners had a very strong and unpleasant smell: CAVALIER BREMWORTH, DRY MAGIC and SCARPER. This is not such a problem if the stain you're working on is small, but if you're particularly sensitive to chemical odours you may want to try a different product.

And of course all these cleaning products should be used in a well-ventilated room.

Price

Given the value of household carpets, the price of these spot cleaners is arguably not very important, ranging as it does from $1.50 to over $12 per pack. In the table we've given both the price we paid in early 1992, and the number of comparable applications from each container (for cleaning the same-sized stains).

The cheapest **recommended** carpet spot cleaner is a bar of pure laundry soap, though dishwashing liquid is cost-effective too as you're sure to have some in the house (remembering that our tests were done using a good-quality brand from our last test of dishwashing liquids). Really, these two cost you next to nothing for treating carpet stains.

Of the products which claim to treat carpet spots, PREEN SOAP offers best value at $1.50 per pack. The most expensive of the top performers was RUGBEE SPOTTO — it cost us $10, but we'd still recommend it for 100% wool carpet. However, PREEN SOAP was just as good *and* a fraction of the cost.

Generally, higher price was not an indication of better performance.

Side-effects

Unfortunately it's almost unavoidable that there'll be some residual damage caused either by the stain or even by the cleaning process itself. What are the possible side-effects? And what is the risk?

■ **Tendency to resoil:**

Have you ever cleaned your carpet only to find it seems to get dirty again in record time? You're not imagining it!

In simple terms, this is what's happening: as you know, soap works by attracting dirt. When you apply soap — or a soap-like cleaner — to your carpet, it picks up the dirt but some soap remains in the pile. This residue attracts and holds dirt more strongly than does the untreated carpet. If you use a spot cleaner you may find, after a number of weeks, the treated section looks dirtier than the surrounding 'uncleaned' carpet.

This was one aspect in which our dishwashing liquid (detergent) performed poorly. There was a significant tendency to resoil darker.

The reverse is also true for some cleaning products: the treated section may continue to repel dirt, so it will become lighter than the surrounding untreated carpet. Either way — lighter or darker — the treated section may stand out. We've tested for this: see column 2 in the table, 'Tendency to resoil'. It is really an issue of the treated section resoiling at a different — and therefore noticeable — rate from the surrounding carpet.

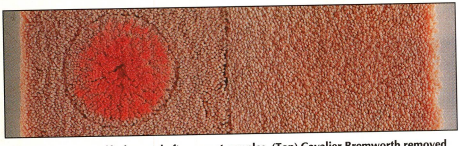
However, once you have the carpet professionally cleaned it may remove

WHICH CARPET HAVE YOU GOT?

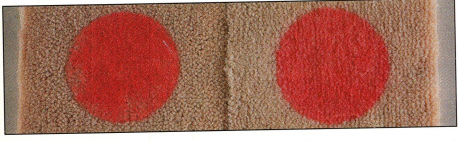
IN ORDER to use the most effective carpet spot cleaner at the first attempt it's necessary to know what type of carpet you've got. If you didn't lay the carpet and you can't find a label, how do you find this fundamental piece of information?

The trick is to cut off a few loops of pile from an out-of-the-way spot. Put the strands on a glass or metal dish and light them with a match: wool chars, while nylon melts and forms globules. 100% wool will char totally; 80/20 will give you a mix of charred threads and melted globules.

It's impossible, however, for the consumer to tell the difference between nylon 6 and and nylon 6,6. You can send a sample of carpet to one of the many textile testing colleges around Australia, or contact the Australian Wool Testing Authority, PO Box 240, North Melbourne 3051. Ask for a quote (it should cost around $20-$30).



Here are two sets of before and after carpet samples. (Top) Cavalier Bremworth removed the food dye stain from 100% nylon 6 (Carisse), but didn't do much for the same stain on 80/20 wool/nylon (below). In fact none we tested removed this stain from wool/nylon.



any residue and, along with it, the problem of areas resoiling at different rates.

The 100% wool carpet had the least tendency to resoil of the four carpet types. Worst cleaners for resoiling were dishwashing liquid, SCARPER, CAVALIER BREMWORTH and SCOTCHGARD.

■**Damage to texture:**
Chemical reactions between the cleaning compound and the carpet may cause the carpet to stiffen at the tips or along the length of the pile yarn. Results are shown in column 3 of the table. It wasn't much of a problem with the recommended cleaners.

■**Colour change:**
All the cleaners were tested for their effect on the colour of the carpet. Given we were using a light beige colour, any changes were minor. However, if your carpet has a strong, dark colour it's advisable to test the cleaner on an offcut or in an inconspicuous place first.

■**Damage to pile:**
The use of cleaners — plus the force necessary to apply them in some instances — can damage carpet fibres to make the spot as obvious *after* treatment as it was (though for a different reason) *before*. Stain removal may have a trade-off with pile damage, though it's less likely with less-severe stains than the ones applied in our tests.

The 80/20 wool/nylon and 100% wool proved to be more vulnerable to pile damage than the two 100% nylons. We recommend you take great care when using a spot cleaner on wool.

Moderate amounts of pile damage were observed with LIQUID 8, RIPPER and SCOTCHGARD (on 100% wool), with BRI-TEX 2-IN-1 and RUGBEE SPOTTO (on 80/20 wool/nylon) and with BISSELL MINI SHAMPOO (on both 100% wool and 100% nylon Antron).

Conclusions

Spot cleaners work best if matched to your carpet type. If you've got a messy family it would be a good idea to find out what carpets you've got and buy the appropriate cleaning compounds in anticipation (see *Which carpet have you got?* at left).

Speed is the key for most stains. If you can't run down to the shops we suggest you reach under the sink for the dishwashing liquid (we used a good-quality one). The only exception to this is with 100% wool carpet, when PREEN SOAP or RUGBEE SPOTTO take the cake. Remember not to overwet the carpet when applying your chosen cleaner.

If you've got anything other than 100% wool, pick up a pack of CAVALIER BREMWORTH to have on hand — but it may bring some side-effects with it (see the table for details). Colour change, for example, may be more noticeable on darker-coloured carpet, so spot-test first in an inconspicuous place.

Although our stains provided a difficult test, we'd also criticise those manufacturers who imply their products are general-purpose carpet spot cleaners when in fact many of them are poor performers on certain common types of stain or carpet. This is simply another case of consumer misinformation.

Finally, don't place all your hope in a carpet spot cleaner: they are a cheap, DIY product and the results will rarely return your carpet to its former glory. But for all that, they put you in a position to take quick, on-the-spot action before the stain has dug in for the long haul.

What to buy

(in rank order according to carpet type and alphabetical where equal)

		Price ($)*
80/20 Wool/Nylon		
	CAVALIER BREMWORTH	4.50
equal	DISHWASHING LIQUID (good-quality)	3.35
	BISSELL MINI SHAMPOO	6.50
equal	LAUNDRY SOAP (pure)**	1.50
	PREEN SOAP	1.50
	SCOTCHGARD	5.70
100% Nylon Carisse (Nylon 6)		
	CAVALIER BREMWORTH	4.50
	BISSELL MINI SHAMPOO	6.50
equal	DISHWASHING LIQUID (good-quality)	3.35
	PLUSH	3.90
	AMWAY MAGIC FOAM	8.75
	BRI-TEX 2-IN-1	5.30
equal	LAUNDRY SOAP (pure)**	1.50
	RIPPER	6.20
	RUGBEE SPOTTO	10.00
	SCOTCHGARD	5.70
100% Nylon Antron (Nylon 6.6)		
	CAVALIER BREMWORTH	4.50
	AMWAY MAGIC FOAM	8.75
	DISHWASHING LIQUID (good-quality)	3.35
	KARPET	6.50
equal	PLUSH	3.90
	PREEN SOAP	1.50
	RIPPER	6.20
	SCOTCHGARD	5.70
100% Wool		
equal	PREEN SOAP	1.50
	RUGBEE SPOTTO	10.00

* Prices shown are those we paid in early 1992.
** Box of four cakes of soap.

What they don't say

WHAT SHOULD you do if your child swallows one of these cleaning products? You'd probably look to the label for advice. Unfortunately several products had little to say, either by way of safety information or chemical composition. And even though a product may be perfectly safe to swallow, how would you know if the label is silent on this point?

We would like to see all cleaning products give such basic information, even where not required by law to do so. For example, BISSELL MINI SHAMPOO, CAVALIER BREMWORTH, DRY MAGIC, LIQUID 8, PLUSH, RIPPER and SARD WONDER SOAP give no instructions regarding first aid, nor the alternative ("safe if swallowed"). The manufacturers of BISSELL MINI SHAMPOO and CAVALIER BREMWORTH have told us they will amend their labels.

ST CARPET SPOT CLEANERS

full list of products tested is on page 41.

nd (in rank order each carpet type)	Manufacturer/ distributor	Origin	Price paid ($)	Container size bought	Applications per container*	1 STAIN REMOVAL Oil	Food d
/20 WOOL/NYLON							
AVALIER BREMWORTH	Cavalier Bremworth	not stated	4.50	400 ml	11	Good	Poor
DISHWASHING LIQUID (good-quality)	—	—	3.35	500 ml	263	Good	Poor
BISSELL MINI SHAMPOO	Bissell-Sabco	Australia	6.50	400 g	125	Fair	Poor
LAUNDRY SOAP (pure)	—	—	1.50	500 g *(A)*	556	Fair	Poor
PREEN SOAP	Samuel Taylor	Australia	1.50	125 g	313	Fair	Poor
SCOTCHGARD	3M	Australia	5.70	500 ml	67	Fair	Poor
100% Nylon Carisse (Nylon 6)							
CAVALIER BREMWORTH	Cavalier Bremworth	not stated	4.50	400 ml	11	Good	Good
BISSELL MINI SHAMPOO	Bissell-Sabco	Australia	6.50	400 g	125	Good	Fair
ual DISHWASHING LIQUID (good-quality)	—	—	3.35	500 ml	263	Good	Poor
PLUSH	Samuel Taylor	Australia	3.90	500 ml *(B)*	32	Fair	Fair
AMWAY MAGIC FOAM	Amway	US	8.75	600 g	59	Good	Poor
BRI-TEX 2-IN-1	Samuel Taylor	not stated	5.30	500 g	88	Poor	Fair
equal LAUNDRY SOAP (pure)	—	—	1.50	500 g *(A)*	556	Poor	Fair
RIPPER	Samuel Taylor	Australia	6.20	500 ml	75	Fair	Good
RUGBEE SPOTTO	JRP	not stated	10.00	500 ml	32	Fair	Poor
SCOTCHGARD	3M	Australia	5.70	500 ml	67	Fair	Poor
100% Nylon Antron (Nylon 6,6)							
CAVALIER BREMWORTH	Cavalier Bremworth	not stated	4.50	400 ml	11	Good	Good
AMWAY MAGIC FOAM	Amway	US	8.75	600 g	59	Fair	Poor
DISHWASHING LIQUID (good-quality)	—	—	3.35	500 ml	263	Poor	Fair
KARPET	Colgate Palmolive	Australia	6.50	500 g	29	Poor	Good
equal PLUSH	Samuel Taylor	Australia	3.90	500 ml *(B)*	32	Poor	Fair
PREEN SOAP	Samuel Taylor	Australia	1.50	125 g	313	Poor	Fair
RIPPER	Samuel Taylor	Australia	6.20	500 ml	75	Fair	Good
SCOTCHGARD	3M	Australia	5.70	500 ml	67	Good	Poor
100% WOOL							
equal PREEN SOAP	Samuel Taylor	Australia	1.50	125 g	313	Fair	Poor
RUGBEE SPOTTO	JRP	not stated	10.00	500 ml	32	Fair	Poor

* Based on our tests, where every product was used on the same-sized stains.
(A) Pack of four cakes of soap.
(B) Concentrate – makes 2 litres.

In the laboratory: applying a standard measured amount of stain.

1 STAIN REMOVAL

Each product was used to remove **oil-based stain, food dye stain** and **dry soiling** after two minutes and after 24 hours. These six tests were done on four different carpet types to give a total of 24 assessments per cleaner. Each of the 24 stain removal tests was done twice (with a different operator each time), making a grand total of 48 tests per cleaner.

For each stain type the two-minute and 24-hour scores have been averaged. Results were assessed visually by a panel of three experts and performance was rated as poor, fair or good in each of the tests.

Overall scores for stain removal for each stain type were obtained by multiply-

	SIDE-EFFECTS					
	2	3	4	5		
Dry soil	Tendency to resoil	Damage texture	Change colour	Damage to pile	Brand (in rank order for each carpet type)	
					80/20 WOOL/NYLON	
Good	Significant (lighter)	Slight	Slight	Slight	**CAVALIER BREMWORTH**	equal
Good	Significant (darker)	None	None	Slight	**DISHWASHING LIQUID** (good-quality)	
Good	Slight (lighter)	None	None	Slight	**BISSELL MINI SHAMPOO**	
Good	Slight (lighter)	None	Slight	Slight	**LAUNDRY SOAP** (pure)	equal
Good	Slight (lighter)	None	Slight	Slight	**PREEN SOAP**	
Good	Significant (lighter)	None	None	Slight	**SCOTCHGARD**	
					100% Nylon Carisse (Nylon 6)	
Good	Significant (lighter)	Slight	Slight	Slight	**CAVALIER BREMWORTH**	
Good	Slight (lighter)	None	None	Slight	**BISSELL MINI SHAMPOO**	
Good	Significant (darker)	None	None	Slight	**DISHWASHING LIQUID** (good-quality)	equal
Good	Slight (lighter)	None	None	Slight	**PLUSH**	
Fair	Slight (lighter)	None	None	Slight	**AMWAY MAGIC FOAM**	
Good	Slight (lighter)	None	None	Slight	**BRI-TEX 2-IN-1**	
Good	Slight (lighter)	None	None	Slight	**LAUNDRY SOAP** (pure)	equal
Poor	Slight (lighter)	None	None	Slight	**RIPPER**	
Good	Slight (lighter)	None	Slight	Slight	**RUGBEE SPOTTO**	
Good	Significant (lighter)	None	None	Slight	**SCOTCHGARD**	
					100% Nylon Antron (Nylon 6,6)	
Good	Significant (lighter)	Slight	Slight	Slight	**CAVALIER BREMWORTH**	
Good	None	None	None	Slight	**AMWAY MAGIC FOAM**	
Good	Significant (darker)	None	Slight	Slight	**DISHWASHING LIQUID** (good-quality)	
Fair	None	None	None	Slight	**KARPET**	
Good	Slight (darker)	None	None	Slight	**PLUSH**	equal
Good	Significant (darker)	None	None	Slight	**PREEN SOAP**	
Poor	Slight (darker)	None	None	Slight	**RIPPER**	
Fair	Slight (lighter)	None	None	Slight	**SCOTCHGARD**	
					100% WOOL	
Good	Slight (lighter)	None	Slight	Slight	**PREEN SOAP**	equal
Good	Slight (lighter)	Slight	Slight	Slight	**RUGBEE SPOTTO**	

ing individual scores by the following factors which gave greater weight to the better scores: 'poor' scores were multiplied by one, 'fair' scores by two and 'good' scores by three. This gave a possible score out of nine for each cleaner on each carpet type.

To be recommended for stain removal, a cleaner had to obtain a score of six or more.

SIDE-EFFECTS

2 TENDENCY TO RESOIL

A piece of carpet with a section which had already been treated with the cleaner was then resoiled. The treated section was assessed to see if it resoiled at a different rate to the surrounding untreated carpet.

The tendency of the carpet to resoil after use of a particular cleaner was noted as slight or significant; further, the treated area could end up either lighter (repelling dirt) or darker (dirtier — attracting more dirt) than the untreated carpet.

3 DAMAGE TEXTURE

Carpets were assessed to see whether the cleaner damaged their texture by, for example, stiffening the pile yarn or the tips of the pile. None was serious.

4 CHANGE COLOUR

The colour of your carpet may change as a result of chemical reaction between the carpet and the cleaner. Given the severity of the stains, in no case was there a serious problem with colour change. However this will depend greatly on the carpet brand and colour.

5 DAMAGE TO PILE

The physical application of the cleaning compound — brushing, rubbing, etc — can also cause damage. This is usually noticeable as a disturbance to the lay of the carpet pile.

On each of the 48 separate applications of cleaner (see note 1 above) an assessment was made of damage to the pile. Scores were averaged and rated as: damage severe and very noticeable; moderate amount of damage; or slight/non-existent damage.

LETTERS

Send your letters to **CHOICE, 57 Carrington Road, Marrickville 2204**. Where possible, please include your daytime telephone number, as we may wish to contact you direct for more information or to discuss your comments and queries.

A BONE TO PICK...

The Meat and Allied Trades Federation regards your article, *A meaty story* (June 1992), as totally biased and substantially untrue on a number of points.

In short, the Federation views it unfortunate that your magazine has become embroiled in what is essentially a dispute between the Public Sector Union and a government department — one of fighting to maintain union membership as the government and industry moves towards a more efficient and effective method of protecting the hygienic quality of a product that already is equal to, or better, than world standards. However, what your article failed to point out was that any meat inspector who is good at his job is likely to be taken on by meat processors moving into the quality assurance programs.

The meat industry will be following other food processing industries down the path of quality assurance inspection programs which will result in meat processing plants introducing more sophisticated safeguards to deliver a product which will fulfil all the requirements of health and hygiene demanded by legislation and consumers.

Your readers should be aware that through the concerted efforts of livestock producers and government, Australia's herds and flocks are now amongst the most disease-free in the world.

The general standard of Australian meatworks — domestic and export — are also equal to, or better, than world standards and are under regular review by the authorities to ensure their compliance.

The move to quality assurance inspection programs will only occur when a plant is able to demonstrate compliance with all standards and procedures necessary to deliver to the public a product which meets the high standards already practised in this country.

Your article amounted to a scaremongering campaign by meat inspectors to instil fear in consumers that the product they are buying is potentially unsafe and that moving to industry-based quality assurance programs will broaden that risk.

However, I should remind you that the Consumers' Association was represented on the steering group which oversaw a review of domestic meat inspection which made a number of recommendations (endorsed by the Consumers' Association) including streamlined meat inspection procedures, partial quality assurance in the short term and comprehensive QA in the medium term following a trial period and evaluation study.

The move to comprehensive quality assurance systems has undergone the most rigorous scientific scrutiny and has been endorsed by the Australian Agricultural Council, comprised of agricultural ministers from all states and the federal government.

Consumers should have no fear that the meat they are buying is anything less than meeting the highest hygienic standards, both now and in the future.

Dr S Carroll
National Executive Director
Meat and Allied Trades
Federation of Australia

This letter is one of several voicing similar concerns about A meaty story. *We therefore felt we should respond in detail to the points raised.*

Firstly, the Consumers' Association did not set out to become "embroiled in a dispute between the Public Sector Union and a government department". And the article did point out that "many [meat inspectors] could well find new employment as part of the proposed self-regulatory 'quality assurance' programs planned for domestic abattoirs".

We are, however, concerned about the effect on the consumer of any relaxation of standards in meat hygiene and quality that may occur in the move away from independent inspection.

Quality assurance programs cannot in themselves guarantee more sophisticated safeguards to health and hygiene. Such programs must be evaluated, fine-tuned and then monitored on a regular basis. Our concern is that these criteria will not be adequately implemented.

We acknowledged in the article that Australia's herds and flocks are now relatively disease-free. But as the Review of Domestic Meat Inspection Task Force Report pointed out, the principal public health risk is from microbiological contamination of meat during slaughter, dressing, handling and other operations.

While we recognise that many domestic meatworks do meet high standards of hygiene, there are certainly some that don't — as is well documented.

The move to QA programs may indeed only occur when a plant is able to meet certain standards, but the Consumers' Association has yet to be convinced that monitoring of these programs and standards will be sufficient and independent.

Throughout the review process Dr Carroll refers to, the Consumers' Association had reservations that there was no certainty that quality would be maintained. The process seemed to be cost-driven. We agreed to a limited trial, with the process to be reviewed. These concerns were minuted and we gave no endorsement or agreement to the overall proposal.

MYOPIC MESH

I was interested to read *I spy* in *Choice cuts*, CHOICE June 1992 [which referred to a claim that you could correct vision problems with pinhole spectacles]. I am a short-sighted amateur fencer and can manage to fence without having to wear my specs inside my mask. I find that the mesh mask helps to focus my vision (over the few metres between myself and my opponent), much the same way as I imagine the Pinhole Readers do. My suggestion, for those who can tolerate to wear the Readers, is to take up fencing — and you might not have to wear your specs. After all you would also be getting fit and having fun trying out an Olympic sport!

A McAnna
St Marys, SA

XYZ OF GST

We've received quite a few letters voicing different views on our ABC of GST *article. A selection will be published next month.*

WHAT DO YOU KNOW?

1 Telephone calls from your home phone and from a payphone are charged:
A) The same.
B) At 24 cents from home, 30 cents from a payphone.
C) At 30 cents from home and 33 cents from a payphone.

2 If you have a mobile phone, who pays for a call to a number with a 008 prefix?
A) The holder of the 008 number.
B) You, the caller.
C) Both parties pay something.

3 What is the minimum period you will be charged on an international telephone call with operator assistance?
A) One minute.
B) Three minutes.
C) There is no minimum — you pay for every second from connection.

4 Hormone replacement therapy can affect a postmenopausal woman's risk of heart disease. Does the risk:
A) Increase?
B) Decrease?

5 Which government body regulates the superannuation industry with the aim of protecting your investment?
A) The Insurance and Superannuation Commission.
B) The Australian Securities Commission.
C) The Australian Broadcasting Corporation.

6 Before banking was finally deregulated in the early 1980s, the four major banks (NAB, ANZ, Westpac and Commonwealth) controlled 67% of the total banking market. How much do the big four control today?
A) 55%.
B) 67%.
C) 72%.

7 On your travels you may find yourself spending time gazing at the shelves of airport duty free shops. If you want to buy a good Scotch (say, Johnnie Walker Black Label), where are you likely to pay least?
A) Australia.
B) Thailand.
C) US.

8 Which is the cheapest time of day to make an STD phone call?
A) 6 pm Saturday to 8 am Monday plus any evening from 10 pm to 8 am.
B) The weekend.
C) Sundays after 6 pm and at lunchtime each day.

ANSWERS

1. B
2. C. Telecom levies mobile phone users with a surcharge on calls to 0055, 008 and IDD (international direct dialling). This is 20 cents per minute. For 0055 and IDD calls you also pay for the call itself, but for a 008 number the holder of the number pays this component (to Telecom).
3. B
4. B. Studies show HRT significantly reduces a postmenopausal woman's risk of heart disease.
5. A and **B** — but not at the same time! Each authority looks after a different class of superannuation companies. There's no single, overriding regulator.
6. C. That's competition!
7. B
8. A

RECALLS AND BANS

If you find a recall or ban not on our list please let us know.

Gartrell White has recalled **BIG BEN PARTY SAUSAGE ROLLS (FROZEN)** (use by dates 18/8/93, 3/9/93, 17/9/93) as the product may have an unpleasant odour and taste and, if eaten, may cause temporary medical conditions such as upset stomach or diarrhoea. Return to retailer for refund.

Fidelity Industries has recalled **ROVER 10-INCH COLOUR AC/DC TELEVISION SETS** (without remote control), models NW 8109 and ACN 8109, as the on/off switch may present a fire danger. Send the television to Fidelity Industries 43-49 Mountain Street, Broadway NSW 2007 for safety inspection and free repair. Telephone (02) 211 3355 for further information.

Wilco Electrical has recalled **MISTRAL PEDESTAL FAN** model SF16 (AC 240 Volts, 50 Hertz, 0.19 Amps) registration number Q91104 or Q91150, purchased since July 1991, as there may be a fire hazard due to a manufacturing fault in the terminal block. Return to a Mistral service agent, or telephone Wilco Electrical on (03) 212 1311 for further information.

Big W Discount Stores has recalled **POT POURRI OIL BURNER** as the melting point of the candle wax may be too low, resulting in a larger flame and heat output than intended. Return to Big W.

REMINDER

The **Injury Prevention Forum of SA** has issued a reminder about an earlier product recall of **GOLDSTAR** and **KAMBROOK TWIN TUB WASHING MACHINES** as a combination of steam and condensation can lead to shorting of the electrical wiring and create a fire hazard. According to the Injury Prevention Forum of SA these machines have already resulted in fires and extensive damage to two homes.

Affected models are: Goldstar WP6010GP, WP5000GP, WP400P and Kambrook KWP5000GP.
Serial numbers are: 00100001 - 01209999
10100001 - 10209999
80800001 - 81209999
90100001 - 91209999.
Contact distributor on 008 800 634.

PLEASE SEND US

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